Social Policy, Gender Inequality and Poverty

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ABSTRACT

In this report, we use both quantitative and qualitative data to examine the factors and processes that influence poverty among a nationally representative sample of Canadian women, a community-based sample of married mothers and a convenience sample of 60 mothers of various marital and employment statuses. The purpose of this study is to identify ways in which income security policies affect mothers differently and to outline life-course trajectories that are most likely to lead to poverty among women. Our results indicate that mothers' choices about work and family shape, and are shaped by, broader gender arrangements that prioritize motherhood and marriage over economic independence. We conclude that until social policies address systemic gender inequality, neither marriage nor employment (alone or in combination) will be enough to reduce significantly women's economic insecurity.

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LIST OF ABBREVIATIONS AND ACRONYMS

CAI	computer assisted interviewing
CHST	Canada Health and Social Transfer
CP	Canadian Press
FBA	*Family Benefits Act* (Ontario)
GWA	*General Welfare Assistance Act* (Ontario)
HRDC	Human Resources Development Canada
LFS	Labour Force Survey
LICO	low-income cutoff
LIM	low-income measure
LIM-IAT	low-income measure after tax
LIM-IBT	low-income measure before tax
MAPAG	Mayor's Anti-Poverty Action Group
MCSS	Ministry of Community and Social Services
NAWL	National Association of Women and the Law
NCW	National Council of Welfare
ODSPA	*Ontario Disability Support Program Act*
OWA	*Ontario Works Act*
PSU	primary sampling unit
SARA	*Social Assistance Reform Act* (Ontario)
SARB	Social Assistance Review Board (Ontario)
SCHRD	Standing Committee Human Resource Development
SLID	Survey of Labour and Income Dynamics
SSR	Social Service Review

PREFACE

Good public policy depends on good policy research. In recognition of this, Status of Women Canada instituted the Policy Research Fund in 1996. It supports independent policy research on issues linked to the public policy agenda and in need of gender-based analysis. Our objective is to enhance public debate on gender equality issues, and to enable individuals, organizations, policy makers and policy analysts to participate more effectively in the development of policy.

The focus of the research may be on long-term, emerging policy issues or short-term, urgent policy issues that require an analysis of their gender implications. Funding is awarded through an open, competitive call for proposals. A non-governmental, external committee plays a key role in identifying policy research priorities, selecting research proposals for funding and evaluating the final reports.

This policy research paper was proposed and developed under a call for proposals in August 1997 on *reducing women's poverty: policy options, directions and frameworks*. Status of Women Canada funded nine research projects on this issue. These projects range from very broad analyses to more focussed studies.

Some of the broad areas of policy research undertaken through this call for proposals examine the dynamics of poverty, links between social policy and gender inequality, and frameworks and policy options for reducing women's poverty. Some of the more specific research questions look at links between housing and employment, hidden costs of eldercare, effects of home care, pay equity in Quebec, the relationship between women and the state in Quebec, and retirement incomes. A complete list of the research projects funded under this call for proposals is included at the end of this report.

We thank all the researchers for their contribution to the public policy debate.

EXECUTIVE SUMMARY

This study was motivated by the changes to the administration and funding of social programs across Canada since 1995—changes that were brought about by the introduction of the Canada Health and Social Transfer (CHST). Taking into consideration the current social policy climate and the resulting modifications to economic security programs, we examine the predictors of low income among women and the life circumstances that led them into and out of poverty. We argue that choices about work and family are best understood within a life-course perspective that recognizes systemic gender inequality. Thus, we examine whether assumptions of gender neutrality within social policies inadvertently increase women's economic insecurity by not taking their unique family and work experiences into account.

Our findings are based on three sources of data. First, we analyze data from the Survey of Labour and Income Dynamics (SLID), a nationally representative sample. These findings allow us to paint a picture of low income among women in broad strokes. A second set of findings is based on the analysis of a large community-based survey of married couples with children in London, Ontario. This survey over-sampled households that had experienced recent unemployment and asked detailed questions about childhood and adolescent adversities, allowing us to investigate, more specifically, how economic conditions and life history circumstances shape low income. Finally, we collected qualitative data from 60 mothers, 90 percent of whom had received social assistance at some point in their lives. From these life history narratives, we were able to elucidate the social processes that underlie transitions into and out of poverty over the life course. By exploring the impact of social policies on women's economic security, and by outlining the life-course trajectories that are most likely to lead women to need social assistance, we provide new information to foster the development of policy initiatives to eradicate women's poverty.

Our quantitative results generally find that being young, having less education, having more children and being a lone parent all increase a woman's risk of poverty. Similarly, attachment to work and income source variables have relatively consistent influences on the likelihood of low income in the direction one would expect. We also find evidence to suggest that a partner's work history is more important than a wife's work history in influencing economic security.

Somewhat surprisingly, our quantitative results do not reveal a relationship between early adversities and low income in adulthood. This stands in contrast to other research and our qualitative results, which find that childhood experiences portend future economic circumstances. Among the 60 women interviewed in our qualitative sample, 53 needed social assistance at some point in their lives. When we examined the circumstances leading to this first period of assistance, three general patterns emerged. The first was related to the childhood experience of parental absence. The second was tied to the transitions to single motherhood. And the third had to do with the partner's labour force attachment.

Four conclusions emerged from the analysis of the transitions that increase the need for social assistance.

- Parental absence (broadly defined) is an adversity that makes it very difficult for children to acquire the social capital necessary to obtain life skills and education, each of which promotes economic security.

- Unplanned pregnancies, particularly among young single women, disadvantage them economically and stem from a societal unwillingness to teach children about sex and birth control. Women need more knowledge and greater access to birth control so they have more control over their fertility.

- The extent to which wife abuse is associated with separation and divorce and, therefore, poverty among women, appears to be overlooked and underestimated.

- Relying on marriage as a means of financial security is riskier than gender and family ideologies would have us believe. In other words, social assistance benefits are a needed and valued safety net for women who face systemic barriers to economic independence.

When we consider the reasons for social assistance within a broader social context, it is apparent that the structural nature of gender and family relations reduces women's income potential at multiple points throughout the life course. In a variety of ways, the gendered division of labour hinders educational and career attainment of girls and women, and ultimately discourages a strong attachment to the labour force among mothers. A sex-segregated labour market and the lack of a universal child-care system pose additional hurdles to women as they strive to provide for their families. Employment insurance (EI) and maternity benefits are virtually inapplicable to the economic security of low-income women because of their weak attachment to the labour force, including their segregation in low-paying, irregular and part-time jobs.

Until social policies address systemic gender inequality, neither marriage nor employment (alone or in combination) will be enough to reduce women's economic insecurity significantly. Canadians should not underestimate the negative consequences of reducing social spending in favour of tax cuts. By undermining the economic security of women, these cuts put all families at risk of experiencing social, economic, mental and physical health hardships. The effects of these hardships on children are particularly worrisome because they will resonate throughout their lives, impairing their potential to be productive citizens of Canadian society. Until social policy embarks in new directions, women will continue to be at risk with regards to having a low income.

The findings from this study point to a variety of policy recommendations. To highlight, social policy changes are needed that target individuals during childhood, young adulthood and adulthood. Barriers to educational attainment would be reduced with:

- greater visibility and access to family support organizations with a non-punitive mandate;

- a greater emphasis within elementary and high school curriculums on family violence issues, sex education, birth control, and drug and alcohol abuse; and
- increased government funding to shelters and second stage housing for abused women and children and improved awareness of these options.

Furthermore, to enhance access to education and employment among mothers, regardless of their age and marital status, there is an indisputable need for a national child-care system. We propose that such a system eliminate day-care costs for all low-income mothers, involve more fully subsidized spots, provide on-site, day-care facilities at all adult learning centres, colleges and universities, and provide services to infants as well as toddlers and preschool children. Finally, child-care centres should provide transportation, while workplaces and educational institutions should receive incentives to implement on-site, day-care centres.

More generally, social policies must take into consideration and value all of women's contributions to child care and family life. A straightforward way of acknowledging these contributions would be to raise the standard of living for low-income families through increased benefits, including social assistance benefits. Moreover, the "employment incentives" emphasis on social assistance policies must be replaced with realistic employment expectations and meaningful opportunities. Finally, with respect to future generations of women, economic independence must be encouraged and supported, beginning in childhood.

1. INTRODUCTION

Recent changes to Canadian social welfare policy (e.g., cutbacks in social spending) have led many commentators to speculate on the potential negative impact that this "historical retreat" has had on the economic well-being of Canadians (Greenspon 1995). Researchers have argued that, with these changes, Canadians will become more economically insecure as programs emerge that resemble those of the 1950s (Pulkington and Ternowetsky 1996). The majority of Canadians feel that too many people have been hurt by these cuts in social spending and that the social safety net needs strengthening (Greenspon 1997). There have been calls from numerous groups for federal and provincial governments to rethink the reductions they have made to social welfare programs and to focus, instead, on protecting Canada's once valued and nationally uniform social welfare system.

Although much attention has been paid to the general effects of these reductions, less attention has been given to how women specifically have been affected, the assumption being that these policies are gender neutral and thus affect men and women equally. Missing in many analyses of the recent cuts is the recognition that women and men live structurally different lives. In other words, the social worlds of women and men differ on many dimensions, most notably family and work expectations, responsibilities and opportunities. These differences reflect and reinforce ideological and structural arrangements in Canada that give rise to substantial variation in economic security on the basis of gender. Although there have been improvements over the years, a disproportionate number of women are among the poor in Canada (Jennissen 1996). In 1996, the poverty rate for single mother families under the age of 65 years with children under 18 was 61.4 percent, a rate many times higher than that of comparable married couples (11.9 percent) (NCW 1998). Also, while 40 percent of unattached women under the age of 65 live in poverty, the figure for men in the same age and marital status category is only 32 percent (NCW 1998). When marriages break down, women and children are at an increased economic risk. They often receive no spousal support, find themselves ineligible for aid or receive an inadequate amount of social assistance. Even employed women have difficulty rising above the poverty line because they are more likely to work part time, rather than full time, experience barriers to equal employment and earn lower wages than men do. In addition, women's primary responsibility for their children and families inhibits their ability to earn high incomes (Macaluso and Smrke 1996). Social policy that is not sensitive to the systemic nature of gender relations cannot adequately meet the needs of women, in particular mothers, with low incomes.

Most women experience motherhood at some point during their lives, a factor that can place them in a vulnerable economic position. Research has demonstrated that underlying assumptions of gender neutrality in income security policies place women at a financial disadvantage relative to men (Jennisen 1996). The central objective of this report is to evaluate the relationship between income security policies (in particular, Employment Insurance and the Canada Assistance Plan) and mothers' poverty using a life-course framework. Unlike most past research, this study examines whether the assumption of

gender neutrality affects the economic status of diverse groups of mothers in different ways. While gender inequities in the labour market reflect and reinforce women's subordinate position in families and give rise to the feminization of poverty, it is also true that women are not all equally at risk of poverty. Factors, such as family status, life-course stage and employment status, influence the likelihood of women experiencing poverty. Yet, we know little about whether the risk of poverty *for some women* is heightened relative to others because income security policies do not take the diversity in women's experiences into account.

To address these objectives, this report explores the following questions.

1. How do income security policies (particularly, Employment Insurance and the Canada Assistance Plan) put mothers at risk of poverty by being insensitive to the uniqueness of their lives and by ignoring the ways in which work and family conditions over the life course influence susceptibility to poverty?

2a. Is it possible to reformulate existing policy in a way that would effectively reduce poverty among diverse groups of mothers, or do new policies need to be written to achieve this goal?

2b. What are the concrete policy solutions?

3. How would proposed changes to the tax system that would allow homemakers to declare their child care as a tax deduction influence income security policies and the economic status of mothers throughout the life course?

To explore these questions, we first review and critique current social policy. Although Chapter 2 provides an in-depth analysis of Canadian social policy, it is useful to provide a brief introduction to the key issues here.

The current transformation in the philosophy underlying Canada's and, more specifically, Ontario's, social programs has grave implications for the financial security of women. With the introduction of the Canada Health and Social Transfer (CHST), the federal government has instituted block funding, whereby it provides an annual lump sum payment to the provinces. Considerable power has been passed over to the provinces to determine the availability and quality of social programs (LeBlanc and McMullin 1997). In Ontario, with the passage of Bill 152, municipalities will be increasingly responsible for the cost of many social services. With the erosion of the federal government's leadership role in maintaining national standards, considerable variation in access and availability of services across Canada is imminent (Pulkingham and Ternowetsky 1996).

Modifying Unemployment/Employment Insurance has been a particular aim of the Social Service Review (SSR), but these changes have not been made with the goal of reducing women's poverty. Changes to the minimum number of hours claimants must have worked in preceding years, penalties for repeat users and requirements for new workers reinforce the

goal of this program, which is to provide temporary assistance to those who lose their jobs under specific circumstances (LeBlanc and McMullin 1997). Employment Insurance also doubles as maternity benefits. Before January 2001, a mother was entitled to 55 percent of her gross earnings for 25 weeks (15 weeks for maternity and 10 weeks for parental leave) following the birth of her child, with supplements for low-income families, up to a maximum of $413 per week. Jobs were guaranteed for up to 35 weeks (17 weeks for maternity and 18 weeks for parental leave) after the birth of a child. There was a two-week waiting period, and any income received during leave (such as vacation pay) reduced, dollar for dollar, one's benefits. On January 1, 2001, the length of combined maternity and parental leave was increased to one year.

Inequities in the labour force lead to considerable movement of women in and out of the labour force (Armstrong and Armstrong 1982). Having children increases women's transitions in and out of employment. By penalizing repeat users, Employment Insurance ignores and perpetuates systemic labour market inequality and, in fact, penalizes the women who must negotiate these systems. Although part-time workers are now eligible for Employment Insurance, under the new system it will take them longer to qualify. This disproportionately affects women since they are more likely than men to work part time. Employment Insurance also requires new workers, or those who re-enter the labour force after years out of it, to work a minimum of 26 weeks, regardless of regional unemployment levels, in order to qualify for benefits (LeBlanc and McMullin 1997). This is especially constraining for mothers, who disproportionately have discontinuous employment trajectories.

Indeed, recent analyses suggest that compared to men, women have disproportionately been negatively affected by changes in Employment Insurance policy. Specifically, between 1989 and 1999, the proportion of unemployed women who received Unemployment/Employment Insurance declined by 54 percent. Although, the proportion of unemployed men who received benefits also declined during this time, the reduction was by only 45 percent. Further, women who are of typical childbearing ages (25 to 44) are at highest risk of not receiving EI coverage. Whereas, 52 to 53 percent of unemployed men in these age groups receive Employment Insurance, only 36 to 39 percent of unemployed women of similar ages do so (Canadian Labour Congress 2000).

In terms of maternity benefits, this Employment Insurance policy also reinforces systemic gender inequality because financial independence is eroded with the birth of each child. On the one hand, given women's already low income, receiving just over half of one's earnings while on leave increases the likelihood that mothers will quickly move back into the labour force. On the other hand, the ability to move back into the labour force depends on the availability of affordable, quality child care, access to which is not readily available. Many women thus experience a double bind: they can't afford to go back to work and they can't afford *not* to go back to work. In both instances, mother's choices are constrained by structured inequities, reinforced by policies that are ignorant of their particular needs. The consequences are not uniformly felt by all mothers, but they are quite acutely felt by all mothers in low-income families, especially when these mothers are single.

Recent analyses suggest that maternity benefit policy changes, particularly the increase in the minimum number of hours required to work (from 300 to 700), have led to fewer women having access to benefits. Maternity and parental benefits have and continue to favour full-time workers. Hence, only about half of the total number of births in Canada are subject to maternity benefit claims, and the less money mothers make the less likely they are to make a claim (Canadian Labour Congress 2000).

Thus, women's weaker attachment to the labour force is typically viewed as resulting from their individual choices—choices that reflect "female" preferences for motherhood and domesticity. Such a simplistic explanation obscures structural barriers which lead to numerous women falling into the category of "discouraged worker"—the "hidden unemployed" (Armstrong and Armstrong 1982). Our analyses point out the ways in which Employment Insurance and maternity benefits inadvertently penalize women with primary family commitments, thereby contributing to their poverty. We show how policy, along with employment and family systems, pave the way toward a discouraged worker status, and how women travel these roads as mothers, wives and homemakers. By examining how Employment Insurance and maternity benefits shape the choices women make about work and family throughout their lives, our research refocusses attention on systemic gender inequality. In particular, we determine how these policies need to be changed to provide more financial security to women—perhaps, for example, by increasing the benefit levels for women with less income.

Recently, the Ontario government introduced the *Social Assistance Reform Act* (SARA) to restructure the welfare system. Through a variety of measures, like reducing the welfare rate and allowing recipients to work to earn back the difference and the Ontario Works legislation, the goal of SARA is to lessen the "cycle of dependency" on the system and encourage self-sufficiency among its recipients (MCSS 1997b).

The philosophy that welfare mothers are "dependent" on social assistance is flawed, however, in two respects. First, it implies that mothers on welfare do not contribute in a meaningful way to society (Evans 1997). Second, it assumes that "good" jobs exist and, with some limited assistance, women will be able to support themselves and their children financially. But as Baker (1996a: 498) demonstrates from her cross-national study, such a focus on employability is useless unless Ontario is experiencing "full employment, low unemployment rates, public child care services, preventive social services, and minimal inequality between the wages of men and women." The focus of policies aimed at alleviating poverty among women, then, should be directed at improving economic and labour force inequality and overall job creation. Simultaneously, these policies must abandon the underlying framework that views the employed as "independent" and mothers on welfare or family benefits as "dependent" (Pearce 1990). The current focus of SARA, which is to discourage dependency by making welfare a less viable assistance program, is misdirected and will not reduce poverty among women generally, let alone mothers specifically.

We draw on three different, but complementary data sets to provide in-depth answers to our research questions. Chapter 3 expands on the review and critique of social policy presented in Chapter 2 by exploring the situation of poverty among a nationally representative sample of women and a large community-based sample of mothers using quantitative data analysis. While the national data allow us to identify major factors that predict low income, the smaller, community data set provides more detailed information about how childhood circumstances and the experience of unemployment in adulthood shape economic insecurity. Thus, this chapter examines the specific predictors of poverty at a national and community level.

Chapter 4 explores the structural processes that influence the poverty experiences of mothers using qualitative data from in-depth interviews with 60 low-income mothers. The qualitative data enhance the quantitative findings because they provide a context for interpreting the quantitative results, and add new knowledge about how gender relations shape the likelihood of experiencing economic insecurity among low-income women. Specifically, this chapter reveals transitions that are associated with women's experience with economic disadvantage.

Finally, Chapter 5 outlines the policy implications of these findings. In particular, we argue that if we are to reduce poverty among women, their economic independence must be ensured. To do so, requires, among other things, a national child-care system. Further, we argue that for policy to better help women, it is essential that policy makers take a life-course approach.

2. LITERATURE REVIEW

Introduction

In this chapter, we examine the public policy options that are available to economically disadvantaged mothers and discuss how cuts to social spending may have affected their financial security. In doing so, we ask the following questions.

- Do these programs take the specific needs of economically disadvantaged mothers into account?
- Are these programs sensitive to the uniqueness of these mothers' lives? In other words, do these programs take into account the ways in which work and family conditions intersect throughout these mothers' lives?
- What are the ramifications of recent social spending cuts for these women's lives? A thorough analysis of the effects of social policy on the lives of economically disadvantaged mothers must be situated within the context of the social-historical factors that frame its development.

The Life-Course Perspective

An assessment of the ability of social policy to address the needs of low-income mothers involves a multiple level analysis that captures the dynamic relationship between "individual lives and a changing society" (Elder and O'Rand 1995: 453). The life-course perspective views "historical settings as opportunity structures" and, in so doing, allows for the recognition that relationships among gender inequality, social policy and poverty are part of ever-changing, yet historically specific, conditions. As such, this perspective allows us to draw attention to the ways in which values and power relations within society affect availability and access to social security. The life-course perspective also argues that individuals' lives must be understood with reference to their biographies (Elder and O'Rand 1995: 455). Inherent within the biographies of women—the accumulation of past experiences and conditions—the threat and often the reality of economic insecurity permeates. Furthermore, as active agents of their social world, women negotiate their environments as they strive to adapt to conditions of poverty. Social policy, through the distribution of opportunities, constraints, resources and responsibilities, is an integral part of that social world. We argue that, historically and currently, social policies unfairly disadvantage mothers at different stages in life, undervalue their work and increase the risk that many will experience poverty because they are insensitive to systemic gender differences that give rise to poverty among women.

Historical Overview of Canadian Social Welfare Policy

Before Confederation, the government's role in helping those in need was minimal. Concerns over the destitute were thought to be best addressed by local churches and charitable groups

(Maxwell 1995). However, the simultaneous changes in the structure of the economy (increasing industrialization) and households (decreases in self-sufficiency, increases in female labour force participation, lower fertility), combined with the calls made by middle-class men and women for social reform in the first two decades of this century, led to increased government involvement in social welfare policy. What remained consistent throughout this time was the popular ideology that suggested that destitute individuals are personal failures who are responsible for their own poverty.

During the Great Depression, the rates of unemployed Canadian men reached unprecedented levels, and the ideology that job loss and poverty were the results of personal failures began to dissipate. For the first time, destitute Canadians were not being held individually accountable for their situations (Finkel 1995), and private troubles were becoming public issues (Mills 1959). Municipal and provincial governments became overwhelmed by the need for relief, and the federal government was forced to address social welfare issues (Maxwell 1995). It was during this time that the seed for the framework of the modern Canadian "welfare state" was sown. The economic catastrophe of the Great Depression, combined with the outburst of collective action during World War II, led to a huge expansion in the federal government's role in social security, and by the end of World War II, the modern welfare state was largely established (Finkel 1995). It was assumed that every Canadian was entitled to a minimal level of food, shelter and clothing. In its new role, the federal government began to establish policies and monitor expenditures in four main areas of social welfare: education, health care, income support and unemployment insurance (UI) (Courchene 1997). However, joint cost sharing of social welfare programs between federal and provincial governments was slow to evolve. For instance, it was not until the 1960s that the federal government agreed to share the costs of provincial social assistance plans (Canadian Assistance Plan) and health care.

Public demand for enriched social services led to improvements in social security during the 1970s. However, government expenditures on social welfare were soon to come under scrutiny because of economic problems of inflation, recession and increasing national debt that transpired in the early 1980s. At the time, commentators suggested that the social security system needed to be redesigned to make the programs more efficient and to reduce government spending.[1] Concerns over Canada's deficit escalated throughout the 1980s and 1990s. A moral panic was created among the Canadian public, which suggested that drastic cuts to the social welfare system were needed to make Canada fiscally secure (Hoffman 1998). The Canadian public embraced this panic (Hoffman 1998) even though only six percent of the federal debt, between 1975 and 1991, was a result of social welfare costs (Pulkingham and Ternowetsky 1996). Along with this moral panic came an ideological shift that led to the belief that new policies were needed to help Canadians break the "dependency syndrome" (Maxwell 1995).

In the mid-1990s, the federal government reduced its commitment to social welfare spending. Under the guise of helping Canadians find employment, equipping workers to meet the challenges of a changing labour market, restructuring income support programs, and alleviating child poverty (HRDC 1994), it began investigating ways in which social welfare programs could be made more cost effective. Thus, in January 1994, the transformation of

Canada's social security infrastructure began with the Social Security Review (SSR), initiated by the Minister of Human Resources Development Canada. The 1995 federal budget took the recommendations of the SSR into account and *An Act to Implement Certain Provisions of the Budget Tabled in Parliament on February 27, 1995* (Bill C-76) was passed in the House of Commons on June 6, 1995 and in the Senate on June 21, 1995. The goal of the Act was to diminish the role of the federal government in social welfare and to reduce substantially the federal funds allocated to social programs.

Thus, the Social Security Review represents the culmination of a growing sentiment since the 1970s that market forces and debt reduction, rather than social spending, are the best means of maximizing the economic health of the country. This perspective rejects an alternative view that the role and responsibility of government is to ensure a minimal but adequate standard of living for its citizens. Consequently, social spending has come to be seen by many as problematic and incongruent with economic restructuring and a healthy economy.

In response to these ideological and policy changes, many groups lobbied the federal government to protect the social safety net and to preserve the national and uniform standards of social programs. For some, a particular concern was the federal government's failure to take gender into account in its plans for reform. This seemed ludicrous to women's rights advocates because women are particularly vulnerable to cuts in the social infrastructure. The term "gender equality" has historically meant that women and men should be treated the same; however, the systemic nature of most women's inferior position in the economic, legal and social structures, and the subsequent effect on educational attainment and careers often calls for unique approaches to women's poverty in order to ensure that the outcomes between men and women are equal (Jennisson 1997). Thus, the failure to consider women's unique position in Canadian society when designing new social policies has the effect of contradicting Canada's commitment to advancing women's equality.

With this as the historical backdrop, in the following section, we consider the ways in which the gendered nature of social life increases women's risk of poverty in relation to social policy (*Social Assistance Reform Act*, Employment Insurance and maternity benefits), with attention to how different transitions within life courses further differentiate the likelihood of economic insecurity.

Mothers' Lives, Poverty and Social Policy

A typical snapshot of poverty, such as the one that introduces this paper, highlights the greater likelihood that women, mothers in particular, live in poverty. While useful, such snapshots do not reveal the pathways that lead to economic insecurity as well as the diversity in the lives of low-income women. Moreover, snapshots of poverty obscure the impact of "gendered institutions," such as a sex-segregated labour force and the division of labour, on poverty trajectories (Acker 1992). When viewed within a life-course perspective, we are better able to capture the ways that gendered systems of work and family intersect to enable

and constrain women's choices throughout their lives and, ultimately, shape their risk of poverty.

To assess gender systemically, both similarity and diversity among mothers must be considered with respect to social policies. Motherhood costs women financially, although the pathways that lead to poverty are multiple. Certain transitions (e.g., early lone parenthood, divorce and unemployment) increase the risk. Two defining features of the social context contribute to this risk—the sex-segregated labour force and the gendered division of labour within the home. Social policies that do not take these factors into account inadvertently disadvantage women.

Social Assistance Reform Act

The changes in Ontario's welfare system are outlined in the *Social Assistance Reform Act* 1997 (SARA). Under the new legislation, the *Ontario Works Act* (OWA) and the *Ontario Disability Support Program Act* (ODSPA) replace the *General Welfare Assistance Act* (GWA), the *Family Benefits Act* (FBA) and the *Vocational Rehabilitation Services Act* (MCSS 1998a). Ontario Works was proclaimed on May 1, 1998 (MCSS 1998a).

The provincial reforms are expected to create a program that will provide monetary assistance, while actively helping participants return to work. It has been argued that the old welfare system provided recipients with passive income assistance with few obligations. According to the government, many recipients and their children became dependent on the system and had little incentive to leave. It is expected that individuals will participate in activities, including community work projects that, it is hoped, will enable them to give something back to the community, while helping them develop their skills, experience, confidence and contacts.[2] In the end, Ontario Works is intended to be a bridge to self-sufficiency (MCSS 1997a).

Ontario Works Act

The purpose of the *Ontario Works Act* is to establish a program that:

a) recognizes individual responsibility and promotes self-reliance through employment
b) provides temporary financial assistance to those most in need while they satisfy obligations to become and stay employed
c) effectively serves people needing assistance
d) is accountable to the taxpayers of Ontario (Haggart 1997: 1).

To be eligible to receive financial assistance under the new *Ontario Works Act*:

1) individuals must participate in employment measures such as job searches, job placements and community placements.
2) participants are required to accept job offers.
3) employable, sole-support parents must participate in Ontario Works, once their children begin school. While their children are pre-schoolers, parents can participate on a voluntary basis. This is hoped to break the "cycle of

dependency on welfare". Child care expenses can be covered under the OWA.

4) Claimants must be in financial need to qualify for welfare. A limit is placed on assets (MCSS 1997b).

Under the OWA, financial assistance for shelter and other basic needs is provided for participants and their families, along with dental and vision care for children. Several employment assistance programs are being implemented including community work activities (workfare), job searches, job search support services, referral to basic education and job-specific skills training, as well as employment placement (MCSS 1997b). As of September 1998, approximately 425,000 people have participated in at least one of the mandatory activities under the government's Ontario Works program (MCSS 1998c).

A new regulation that accompanied changes under SARA denies eligibility for benefits as a sole support parent to any woman and her children who are cohabiting with a male. Between 1987 and October 1995, cohabiting women were eligible for family benefits as sole support parents for up to three years, provided they were not living with the father of any of their children, were not legally married to their partner and they had filled out a questionnaire concerning the nature of their relationship with their partner. In addition, the benefit was reduced to account for the fact that "two people can live cheaper than one" (Little 1998: 156). As of 1995, welfare officials treat people living common-law as married couples; therefore, both incomes are included in assessments for eligibility (Sims 1998).

Other changes to the system include more stringent eligibility requirements and anti-fraud measures to ensure that those receiving assistance are "in need." New identification technologies are now used to detect fraud and abuse. Those convicted of welfare fraud will be restricted from collecting benefits for a period of time. To help detect fraud, a hotline was established for citizens to report incidences of fraud. Between October 1995 and October 1997, 26,000 allegations of abuse were received. Of those, 2,075 calls resulted in benefits being reduced or terminated. An estimated $15 million was saved by October 1997 (MCSS 1997c).

The following changes have also occurred.

1) Some claimants who have been on the system for a prolonged period of time must agree to reimburse the government for the cost of assistance by having a lien placed on their homes.
2) New regulations now restrict assistance for those under 18 years of age. To qualify for aid, adolescents must be attending school or an approved training program and be under adult supervision.
3) Landlords and/or utility companies can be paid directly to prevent participants from defaulting on payments and losing their homes or services.
4) Participants are entitled to appeal decisions regarding benefits. The new appeals process has been streamlined for quick resolution of appeals, and

financial assistance is provided on an interim basis.

5) The definition of "spouse" was clarified to identify those eligible (MCSS 1997b).

Under the new system, the Minister of Community and Social Services is responsible for setting and enforcing standards of program delivery throughout Ontario. In an effort to make the delivery of assistance more efficient and reduce the costs of administration, bureaucracy and duplication of services, geographic areas were designated, reducing the number of deliverers from 200 to 47 (MCSS 1998a). Municipalities are accountable for the delivery of Ontario Works. Ontario Works business plans are to be developed by municipalities and endorsed by municipal councils. The Ministry of Community and Social Services (MCSS) then has the responsibility of reviewing and approving business plans (MCSS 1998a).

Critique

The emphasis of the new SARA regulations is on self-reliance, which is in sharp contrast to the previous policies. Now accountability to the taxpayers is more important than accountability to the people who need help to survive (Haggart 1997). Susan Eagle of the Ontario Social Safety NetWork cites her biggest concern about the bill as being "the total shift in thinking that it brings about.... It no longer treats them [the vulnerable and unemployed] as people who are in need of assistance but rather as burdens on society who need to be penalized for their misfortunes" (Haggart 1997: 1).

The public perception and stereotyping of the poor prevails, and the reforms implemented in the SARA serve to perpetuate them. For example, SARA outlines extensive guidelines to promote employment among welfare recipients, perpetuating a common myth that welfare recipients do not want to work. A study conducted in London, Ontario in 1996 suggests otherwise, showing that 17 percent of those receiving aid were also working despite the lack of monetary incentive. For new welfare recipients, every dollar of earnings is deducted from their cheques. After three months, the recipient can keep the first $143 and 25 percent of the remaining earnings (MAPAG 1997).

The proposed savings to be realized from the implementation of the workfare program have been disputed. Often, it is more costly to administer these programs because of the increased staffing required to find welfare recipients jobs and train them (CP Newswire 1996). Furthermore, it has been argued that the reduction in service delivery offices as a cost-cutting measure will decrease the likelihood that personalized services will be available to recipients. Those living outside large centres (where there is a solid support network of social advocacy groups and legal clinics) are more likely to suffer with the consolidation of social assistance deliverers into much larger geographical areas. Especially in areas such as Northern Ontario, the distances required to travel, sometimes in areas with no regular public transportation, may be detrimental to recipients (Haggart 1997).

Ramifications for Women and Children

The implementation of SARA and changes to Ontario's welfare system reflect the assumption that mothers who are receiving social assistance do not work and, therefore, are not valuable,

productive members of society. By not formally recognizing the work and effort of child rearing and, in fact, by reducing their monthly payments, single mothers are stigmatized as the "undeserving" poor and must struggle to prove their worthiness as good mothers. While *married, middle-class homemakers* conform to norms and family values regarding the "natural" position of women (i.e., where they are "supported" by a husband), SARA reflects and reinforces a societal suspicion of single homemakers. Such a double standard appears lost on the government.

For example, with the severe cuts to social assistance payments in Ontario, mothers can no longer meet their basic financial obligations. Prior to October 1995, a family consisting of a mother and 3-year-old son living in London, Ontario, would have received $1,221 per month and additional benefits for prescription drugs and emergency dental care. With the recent changes, the family's income is reduced by almost 22 percent to $957. In addition, recipients are now required to begin paying $2 for each prescription needed. Such a family would pay typically $636 for a two-bedroom apartment,[3] $75 for utilities, $290 for food[4] and $27 for transportation.[5] This total does not include the cost of personal care items, household supplies, clothing or child-care expenses (MAPAG 1997).

Indeed, children are a large portion of those receiving assistance. In fact, in 1996 in London, Ontario, 9,000 children (approximately 6,000 of them under the age of 6) were supported by welfare payments. Before the cuts to assistance, only 16 percent of recipients paid more than was allocated for housing costs (MAPAG 1997). Following the cuts to monthly incomes, it was necessary for 50 percent of recipients to use a portion of the shelter allowance to pay for housing (MAPAG 1997). Since food is one of the few non-fixed expenses, good nutrition is sacrificed to pay rent, heat, hydro and telephone bills. Consequently, there is now less money available for buying nutritious food that meets Canada's Food Guide. Other resources that are available, such as food banks, may not prove very helpful. Some food banks cater to the newly employed, not those on assistance (Little 1994). Typically, food banks can only be used once per month and only three days worth of food is provided (MAPAG 1997). Thus, there are long-term health consequences, particularly for children, but also for their mothers, who do not receive adequate nutrition.

Mothers are confronted by familial demands and a gendered labour force that distinguish them from other recipients and constrain their opportunities for financial independence. The fact is that when they move into the labour force they are often less well off than when they received assistance. Women, and mothers in particular, are more likely to work at minimum wage jobs with no benefits provided. Thus, by returning to work they risk losing their drug, dental and vision benefits, housing subsidies and child-care subsidies. Rather than moving them out of poverty, employment typically moves single mothers from the "unemployed poor" to "working poor" (Little 1994). With pressure from the government that all social assistance recipients enter the work force, those who have difficulty finding work because of high unemployment and fewer child care and support services find themselves at the mercy of the public "blaming the victim" once again (Little 1994).

Social assistance reforms do not consider the diversity that exists among the mothers who receive these benefits. For example, despite a common desire to further their education, single mothers, younger mothers in particular, typically have low levels of education (Clark 1993). Without greater opportunities to upgrade, a lack of education will continue to impede their ability to become self-sufficient, a handicap that will follow them throughout life. Nonetheless, recent changes to benefits now stipulate that mothers pursuing post-secondary education are ineligible to receive social assistance and must rely instead on student loans to meet all their living and educational expenses. By increasing the cost of post-secondary education for these women, incentives to upgrade are discouraged. Among those who do manage to return to school, the high debt incurred prolongs poverty.

Additional aspects of the reforms also reflect and perpetuate gender inequality. For example, considerable controversy is generated over the government's efforts to enforce the "spouse in the house" rule. At the time of publication, this policy stipulates that if a woman resides with a man, the man is presumed to be her spouse and she is thus ineligible for benefits as a sole support parent (Ontario Works 1998). When enacted, the rule removed 10,103 people from social assistance, 76 percent of whom were single mothers (CP Newswire 1996). Although they can reapply for benefits as a couple, many women resist such a move because of previous negative experiences in which they relinquished their independence to men (CP Newswire 1996).

This regulation has been contested, and several legal battles have been fought by women and their children who have lost benefits. On August 11, 1998, after hearing complaints filed by four women, the Ontario Social Assistance Review Board (SARB) ruled that the "spouse in the house" rule violated the recipients' rights under the Constitution (MCSS 1998b). SARB concluded that men who live with women on social assistance are not considered their spouses (Sims 1998). Since the government has filed an appeal to the Divisional Court, no definitive resolution has been reached on this issue. Regardless of the outcome, the fact that legislation was put into place to reinstate the cohabitation rule suggests that social assistance policy is regressing to a 1950s model organized around traditional ideas about what constitutes family, who "breadwinners" are in families and inaccurate assumptions about how resources are distributed within homes. (See Acker 1988 for a discussion of this latter point.)

In summary, for low-income mothers, the goal of self-sufficiency inherent within the SARA and OWA will not be reached unless these policies are changed to value and recognize women's contributions as mothers, within a context that acknowledges the gendered nature of paid and unpaid work. Further, as Baker (1996a: 498) demonstrates from her cross-national study, such a focus on employability (or self-sufficiency) is limited unless Ontario is experiencing "full employment, low unemployment rates, public child care services, preventive social services, and minimal inequality between the wages of men and women." We would add that specific attention must be paid to the educational and training needs of mothers, particularly, young single and older divorced mothers, while simultaneously taking into account their child-care responsibilities.

Unemployment Insurance/Maternity Benefits

Unemployment Insurance

Along with the alterations in fund transfers and changes to the Ontario welfare system, the unemployment insurance system was revamped in the 1995 federal budget. The unemployment insurance plan, designed after World War II, utilized the "breadwinner" model or the family wage, that defined "workers" as men who supported their families with wages earned in the primary sector of the economy. These "regular" workers typically worked full time, in skilled trades, over a continuous period of time (Picard 1994). Along with income replacement, regular workers were also given assistance in finding employment or retraining. Conversely, irregular workers were involved in low wage, unstable employment in the secondary sector, and they were not entitled to the same benefits (Vosko 1996).

Later, during the 1940s, the strict guidelines regulating who was entitled to benefits were relaxed, and seasonal workers became eligible. However, married women continued to be excluded from Unemployment Insurance benefits until 1957 (Callander 1993), and it was not until 1971 that maternity benefits were granted to women (Vosko 1996). With the major revisions of the *Unemployment Insurance Act* in 1971, virtually all employees were covered (Picard 1994). By 1971, the program had built up a surplus of funds; however, dramatic increases in unemployment levels during the recession in the early 1980s strained the UI budget. In 1985, concerns were raised that the UI program was providing benefits to seasonal workers in the work force, and policymakers called for reform (Vosko 1996). Consequently, major changes implemented in 1990 altered the funding structure of the program. At its inception in 1940, the unemployment insurance program was based on sharing the risks and costs of unemployed workers among employers, employees and the federal government. In 1990, the federal government withdrew its contribution from the UI program and left the costs to be shared completely between the employers and employees (Lin 1998). Because of this, UI is set apart from most other social welfare programs.

Prior to 1990, in order to receive benefits, an individual was required to work for a minimum number of hours, over a minimum number of weeks, depending on the regional unemployment rate. In 1990, the minimum number of insurable weeks of employment ranged from 10 to 20. In 1994, the minimum number increased to between 12 and 20 weeks, again depending on the regional unemployment rate (Lin 1998). Recipients could receive UI benefits to a maximum of 50 weeks. Those quitting their jobs without just cause or fired because of misconduct received a reduction of seven to 12 weeks of benefit entitlements as a penalty (Lin 1998). The federal government revamped the program in July 1996. The new *Employment Insurance Act* replaced the *Unemployment Insurance Act* and the *National Training Act* (HRDC 1996a). The current program was fully implemented in January 1997 and is dramatically different from the original system. The new system is designed to provide assistance to those who "need it" most and to offer incentives for claimants to obtain work in today's labour market. The changes were made in an attempt to move away from "passive" support and dependence toward "active" assistance and independence (Department of Finance 1998).

Employment Insurance now offers unemployed persons a system of active re-employment measures, such as self-employment initiatives and wage subsidies. The new program is expected to enhance the employability of Canadians, while reducing the costs by 10 percent. The *Employment Insurance Act* increased the eligibility requirements for benefits, reduced benefit levels and imposed restrictions on those who were fired from their jobs (HRDC 1997b). These changes are estimated to save the federal government $1.2 billion by February 2001 (HRDC 1997a).

Under the new system, to be eligible for Employment Insurance, the number of paid hours over the previous 52 weeks is calculated. The minimum number of required hours ranges from 420 to 700 hours, depending on the unemployment rate in the region. The lower the rate of regional unemployment, the greater the number of required hours. The minimum number of paid hours to qualify for EI increased to 910 hours for individuals who had re-entered the work force after a two-year absence and for those who had entered the work force for the first time (HRDC 1997b). In addition, the length of the benefit period has changed to reflect the number of weeks worked since the last claim and the unemployment rate in the claimant's region. The more hours worked, the more weeks of insurance available ranging from a minimum of 14 to a maximum of 45 weeks (HRDC 1997b).

In the last decade, the benefit return rate for claimants has declined from 60 percent to 55 percent of average weekly insurable earnings based on the 26 weeks preceding the last pay to a maximum of $413 per week (HRDC 1997b). The maximum amount, however, can fluctuate depending on a claimant's circumstances. Low-income claimants with dependants receiving Child Tax Benefits are entitled to collect a family supplement, based on the number of children in the home, that can increase the benefit rate to 80 percent of their income by the year 2000 (HRDC 1997c; Lin 1998). The Family Income Supplement provides, on average, 12 percent more benefits to those families earning less than $26,000. Furthermore, they are not penalized for having collected benefits in the past (HRDC 1997c).

Repeat recipients of EI who do not have dependants and are not receiving Child Tax Benefits, are penalized under the intensity rule, which reduces benefit rates by one percent for every 20 weeks of regular benefits claimed since June 1996. A five percent maximum reduction is applied if claimants collect more than 100 weeks of benefits over five years. In addition, under the current system, workers who quit their jobs without just cause or who are fired because of misconduct are no longer eligible for any EI benefits (HRDC 1997b; Lin 1998).

Workers employed at corporations undergoing downsizing qualify for benefits if they quit to protect another's job, providing the company confirms that the layoff is permanent and another worker's job was saved. Finally, those receiving benefits may be required to pay a portion of their benefits when they file their income tax return, depending on their annual earnings (HRDC 1997b).

In order to receive benefits, recipients must:

1) be willing and able to work
2) be looking for work
3) follow instructions from Human Resource Centre of Canada (HRCC)
4) accurately report all money earned while on E.I.
5) report all work done while on E.I. even if unpaid
6) report any absence from the country (HRDC 1997b).

The EI program has expanded to include training, as opposed to simply providing temporary financial support to the unemployed while they look for work. The new EI program is divided into two segments: the Redesigned Income Benefits component and the Active Re-Employment Benefits and Support Measures component (HRDC 1997a). The Redesigned Income Benefits portion provides temporary income support for unemployed workers, both full time and part time, who are seeking work. The Active Re-Employment Benefits and Support Measures portion helps unemployed workers return to the labour force, keeping in mind the local economic circumstances (HRDC 1997a).

The new measures are expected to help more unemployed people return to work, strengthen work incentives, and help workers adjust to changes in the economy (HRDC 1997b; Lin 1998). Supports include comprehensive, automated job market information systems, assisted job search services and group information sessions. Included in the Active Re-Employment Benefits and Support Measures are the Targeted Wage Subsidies and the Targeted Earnings Supplement. Targeted Wage Subsidies are for those who lack recent work experience or face other barriers to employment. Employers are compensated for a portion of the employees' wages while they provide direct work experience. Targeted Earnings Supplements are used to "top up" the wages of returning workers, if their new job pays less than their previous one. Those wishing to start their own business can also receive aid. In addition, funds are available to help EI recipients work on community projects or to cover the costs of training or education. However, after June 30, 1999, the government no longer purchases training. Instead, loans and grants are available to help unemployed workers get re-trained (HRDC 1996b).

Maternity Benefits

The Employment Insurance program also provides benefits for those having children. Pregnancy and parental leave (which includes adoption leave) provisions are regulated by the provincial employment standards (Baker 1996b).

When considering the regulations regarding supports for pregnant workers, it is necessary to distinguish between maternity leave and maternity benefits. Maternity leave is a period for which an employee is granted an approved absence from work. At the time this report was written (1999-2000), Ontario women had the right to take 17 weeks off work, but their employers were not required to pay any wages (Ministry of Labour 1993). To be eligible for pregnancy leave, a woman must have been hired at least 13 weeks before her due date. Both full-time and part-time workers were entitled to maternal leave. The pregnancy leave could begin any time the woman chose during the 17 weeks before the baby was due.

Employers cannot require a pregnant woman to take a maternity leave even if she is ill; however, the employer must only pay for the actual hours she works. While a woman is on maternity leave, her employer must continue to pay the employer's portion of benefit plans, such as pensions, and life and health insurance (Ministry of Labour 1993).

Eligible workers can apply for maternity benefits (monies paid to the employee while absent from work) under the federal *Employment Insurance Act* (Ministry of Labour 1993). Women are entitled to EI benefits if they are pregnant, have recently given birth, have adopted a child or are caring for a newborn. Prior to 2001, natural mothers were eligible to receive a maximum of 15 weeks of maternity benefits, following a two-week waiting period. Benefits could be collected as early as eight weeks before the birth and within 17 weeks after the birth. The 17-week limit could be extended if the baby is confined to the hospital (HRDC 1997d). To qualify for maternity benefits, a woman must work 700 hours in the preceding 52 weeks or since the beginning of the last claim. The basic benefit rate is 55 percent of the average insured earnings up to a maximum of $413 per week. However, low-income families with children receiving the Child Tax Benefit automatically receive a higher rate. Calculation of the average insured earnings depends on earnings in the last 26 weeks and the regional unemployment rate (HRDC 1997d).

In addition to the mother's maternity benefits, a maximum of 10 weeks of parental benefits is payable to both natural and adoptive mothers and fathers, while caring for a newborn or adopted baby (Baker 1996b). Eligibility and benefits are similar to maternity benefits, but the length of benefits remains stable even if there is a multiple birth. If the child being adopted is more than six-months old and suffers from a physical, psychological or emotional condition requiring extended care, the benefits can be increased to 15 weeks (HRDC 1997d). The parental benefits can be claimed by one parent or split between both mother and father; however, if both parents claim, they must each have a two-week waiting period (HRDC 1997d).

Critique

The EI program has been criticized for not providing sufficient funds to the unemployed and not distributing funds effectively to those in need. Reforms reinforce the distinctions between full-time, year-round, continuous "regular" workers, who make occasional claims and "irregular" workers who make frequent claims. With the changes, irregular workers involved in non-standard work (temporary, part-time, seasonal, casual, multiple jobs, contracted-out or contingent work) are still being excluded from many EI benefits (Evans 1997; Vosko 1996).

The new limitations on the duration of benefits are advantageous to those who maintain consistent employment, but those prone to unemployment suffer shortened periods of entitlement. This EI policy does not take into account the "need" of recipients or the nature of certain occupations. Unemployed workers who do not qualify for benefits or exhaust their benefits must resort to provincial social assistance. Since the constraints coincide with cuts to welfare programs, individuals living in poverty as a result of long-term unemployment have few resources to fall back on.

Following the recession of 1991 to 1993, Unemployment Insurance spending decreased dramatically, and, since then, the revenues have exceeded the benefit pay outs. Although unemployment remains high, the total number of employed people has increased, so more workers are contributing to the EI fund. The decreased rate of joblessness and stricter qualifying criteria have resulted in a substantial surplus (Ayed 1998). In 1997, close to $20 billion was collected in EI premiums, and only approximately $13 billion was paid out in benefits (Orr 1997). According to the Canadian Centre for Policy Alternatives, during 1998, more money went into the EI surplus than to benefits for the unemployed (Ayed 1998). As of October 1998, the surplus accumulated was $20 billion (Ayed 1998). Almost 36 percent of EI premiums collected are being applied to the federal deficit as outlined in the 1995 budget, instead of being used to support the unemployed (Orr 1997). This comes at a time when, under the new guidelines, it is estimated that more than two thirds of unemployed individuals will not qualify for benefits, compared to only 20 percent in 1990 (Ayed 1998).

The *Employment Insurance Act* specifies that premium rates need to be set to maintain a stable fund, so, with the increasing surplus, changes are needed. Three alternatives have been suggested.

- Cut premiums and bring them in line with the amount needed to support unemployed individuals.
- Increase benefits to the unemployed.
- Make temporary job-creation programs permanent (Ayed 1998).

The new EI program was promoted as an active program that would focus on job creation; however, little is being done in that direction. Critics of "active" programs point to the limited success of such programs in the past. Total unemployment in North America has continued to increase over the last 25 years, despite the focus on "active" programs. Many do not believe the costs of teachers, trainers, job counsellors, staff and facilities to provide job training and job creation pay off (McGilly 1998).

Ramifications for Women and Children: Employment Insurance

Although the changes to the EI program will have a negative effect on both men and women, women will be disproportionately affected. The plan is technically gender-neutral; however, the gendered nature of the labour market and women's position in society results in differential treatment (Evans 1997). The new policies are designed to discourage dependency on assistance and encourage job creation; however, the nature of women's employment has not been considered (Jennissen 1996).

During the earlier years of the UI program, women were excluded from unemployment benefits based on the expectation that their innate nature best suited them to perform the roles of homemaker and mother, and men would provide economically for them. The exclusion of married women from unemployment insurance until the mid-1950s reflected the attitude that women belonged in the home and not in the paid labour market. It was assumed

that working wives' earnings were not required to maintain their household; therefore, they did not need unemployment benefits automatically on termination of their job. "Married women's access to UI was restricted to an indirect claim through the "dependent's allowance - payable to the (male) UI claimant..." (Pulkingham 1998: 14). Under the recent reforms, women are again being excluded disproportionately based on their prevalence as irregular workers involved in non-standard work (Vosko 1996).

Under the new reforms to the EI program that restrict benefits to irregular workers, mothers are placed at a greater disadvantage. The proposals to extend benefits to part-time and contract workers and allow workers to accumulate hours worked over a lifetime are attempts to acknowledge the changing nature of the labour force and recognize non-standard work. Becoming a "regular" worker is elusive to both women and men because the availability of full-time, continuous employment has diminished through employment restructuring. However, it continues to be particularly difficult for women. For example, in 1993, the number of part-time jobs for women increased by 69,000, whereas the total number of full-time jobs available to women that year was less than 125,000. Nearly 70 percent of part-time jobs in Canada are held by women (Status of Women 1994).

Although changes in the EI Act appear to increase women's access to benefits, they do not. In actual fact, the changes discount the value of unpaid work. The longer eligibility requirements and increased number of hours needed to qualify continue to penalize "irregular" workers, primarily women (Vosko 1996). It is difficult to qualify for benefits by working part time, especially working only between 16 and 25 hours a week. Mothers must often work part time to balance their paid and unpaid duties. They also lose more work time because of personal and family responsibilities (Evans 1997).

The reduction of benefits from 60 to 55 percent under the new EI program affects women differentially; women see a greater decrease in benefit levels because their earnings are lower than men's earnings. Although women, and mothers in particular, continue to earn less and experience barriers to equal participation in the labour force, their earnings are critical for keeping their families out of poverty (NCW 1998). In fact, in 1996, the percentage of Canadian two-earner families under 65 years of age living in poverty was 10.5 percent; without the women's earnings, 21.4 percent of families would be poor. Likewise, the number of Ontario families living in poverty would move from the current level of 9.7 percent to 18.8 percent without women's income (NCW 1998).

The proposed changes that are designed to limit benefits given to new workers and those who only work intermittently tend to give women limited access to Employment Insurance benefits. Women are more likely to be new entrants or re-entrants into the labour force (10 percent compared to six percent of men in 1993) (McGilly 1998). Women often stay home to care for children and enter the work force later, or they leave for a time to provide unpaid care to relatives and children. As a result, they are more likely to be deprived of benefits.

The new policy of denying benefits to workers who quit their jobs also disproportionately penalizes women. Women, more than men, leave jobs because of child-bearing functions, the

inability to find affordable, quality child care, and the likelihood that they hold less desirable jobs. In fact, according to 1995 data, six percent of women, compared to one percent of men, left their jobs because of personal reasons or family responsibilities (Jennissen 1996).

The proposed implementation of electronic monitoring of unemployed workers to ensure their availability for work has the potential to eliminate women from benefits unfairly. Under electronic monitoring, workers are required to relocate to accept available jobs or lose their benefits. Mothers would tend to be unfairly penalized because of family responsibilities which make it more difficult to relocate (Vosko 1996).

Mothers' autonomy and equality will be dramatically threatened by the changes that base payments on family income. The belief that money is distributed evenly among family members may be invalid given that control over money varies between husbands and wives (Cheal 1997). In spite of this, for the past 100 years, public policies have been founded on the principle that male wage earners, who typically earn more, contribute all their income to the family "purse." Considering total family income as an indicator of the economic status of each family member is tenuous (Eichler 1980). Although it may be safe to assume that all members of a family with an income below the poverty line are poor, all money may not be distributed evenly. Even among families with incomes above the poverty line, all members may not benefit equally. The underlying assumption that women unequivocally benefit from financial dependence on men is invalid. Further, such a claim diminishes women's right to equality in the form of economic independence, autonomy and self-determination (Jennissen 1996).

With regards to employment development, the Standing Committee on Human Resources Development's (SCHRD's) recommendation that the needs of women must be considered specifically was disregarded (House of Commons 1995). The Social Service Review's failure to address the systemic inequalities that exist between Canadian women and men in the workplace makes it unlikely that the social policies on employment development will benefit women and men equally. Women's subordinate position in the workplace leads to inequities in unemployment benefits and job creation incentives. It is unlikely that any jobs created for women through the changes to the Employment Insurance program will be high paying (McGilly 1998).

Employment training programs for workers, such as career counselling, job search strategies, on-the-job training, work experience programs and earnings supplementation, are of primary concern in the government's plans for reform (HRDC 1997a). The supposition tends to be that men's unemployment is serious and crisis-related, so job creation programs have typically been directed at male-dominated industries (Armstrong and Armstrong 1982). Unfortunately, any programs designed to improve women's employment opportunities may not be accessible to all groups, mothers in particular. Training for women must be locally available and community based, and supports, such as subsidized child care, transportation and training allowances, must be offered (NAWL 1994).

Ramifications for Women and Children: Maternity Benefits

Maternity benefits are available only to those women with secure attachments to the labour force, and secure employment more often typifies the life course of middle-class women than working-class women. Even so, the policy on maternity benefits reinforces systemic inequality because it does not do enough to prevent the erosion of financial independence that results from motherhood. The benefit rate of 55 percent assumes that mothers have a second, adequate source of income to depend on and, in fact, disproportionately benefits married mothers. For all mothers, but particularly for those women who will eventually experience divorce, unemployment or underemployment and those whose husbands experience the loss of employment or underemployment, personal income is sacrificed with the birth of each child. As such, the long-term ramifications of this policy undermine women's economic security. In other words, because the policy does not focus on ways to achieve or maintain financial security while caring for children, mothers remain in a precarious economic situation.

Moreover, because of the lack of adequate benefits, the birth of a child often results in different situations for mothers with no clear way out. On the one hand, given women's already low income, receiving just over half of their earnings while on leave increases the likelihood that they will quickly move back into the labour force. On the other hand, the ability to move back into the labour force depends on the presence of affordable, quality child care, which is not readily available. Many women thus experience a double bind: they cannot afford to go back to work and they cannot afford *not* to go back to work. Remaining at home increases the risk that they and their families will experience financial hardship. Except for the minority in good jobs, the benefits of returning to paid work are undercut by child-care expenses. In either case, mothers' choices are constrained by structured inequalities, reinforced by policies that are unresponsive to their particular needs. The consequences are not uniformly experienced by all mothers (although the risk is there for all mothers), but they are quite acutely experienced by mothers in low-income families.

Finally, mothers are more likely than fathers to apply for parental benefits when a child is born. This, in part, reflects the higher earnings of husbands over wives and is reinforced by the fact that parental leave is shorter than maternity leave. Removing the distinction between maternity and parental leave, and making the entire period available to either the mother or father, would be a small step toward equal parenting. Increasing the leave, as well as the benefit period, would also decrease the number of women who exit from the labour force following the birth of a child and might increase the likelihood that fathers take a greater portion of the leave. Thus, any or all of these proposed changes to the maternity benefits policy would increase mothers' financial security and, ultimately, promote gender equality.

Summary

By critiquing each policy with respect to its sensitivity to the social worlds of women, we have pointed out that the policies are part of interconnected structural and ideological arrangements that reinforce and reflect a view of mothers that is incompatible with financial independence. Choices that women make about work and family throughout their lives are not immune from these influences. However, when these choices result in poverty and

reliance on the state, the women themselves, not the state or the organization of work and family, are blamed and condemned. When viewed within a historical perspective, we can see the power of changing rhetoric on the financial security of those living in poverty in Canada. Thus, in providing an overview of the *Social Assistance Reform Act*, Employment Insurance and maternity benefits, we have shown how these policies inadvertently disadvantage mothers by failing to consider the systemic, gendered nature of social life. We have highlighted the diversity among mothers' lives and the multiple pathways to poverty that exist. For example, the typical life course of young single mothers differs from that of older divorced mothers or working-class married mothers. As they stand now, social policies do not uniformly benefit all mothers. It is hoped that special attention to this diversity will drive social policy reforms to be more inclusive in targeting women.

3. WOMEN AND PREDICTORS OF POVERTY: A QUANTITATIVE EXAMINATION

Introduction

In the next two chapters, we rely on both qualitative and quantitative data to assess the experience of poverty among Canadian women. We first examine the factors that are associated with poverty among a nationally representative sample of Canadian women (n = 11,250). Second, we examine the likelihood that these factors, in combination with several life-history variables, predict poverty among a community-based sample of married mothers with children living in London, Ontario (n = 869). While we had originally planned to use the second wave of both these data sets, and thus present longitudinal results, unforeseen problems with access made this impossible. In Chapter 4, we analyze qualitative data from 60 in-depth interviews to explore the life experiences of low-income women and to show how the quantitative predictors of poverty take shape within the context of mothers' lives. This threefold approach to our data analysis allows us to paint a picture of poverty among Canadian women in broad strokes and then fine-tune the picture with more specific quantitative life-history questions and explain it using personal experiences that elucidate the social processes underlying the factors associated with low income.

Structural and Social Precursors of Poverty

While it is widely understood that poverty constitutes an important risk factor for a broad array of social, psychological and health-related problems among parents and their children, it is important to recognize that socio-economic disadvantage arises from a number of different circumstances, three of the most important being lone parenthood, teen parenthood and employment-related problems (Voydanoff 1990).

McQuillan (1992) has shown how increases in the labour force participation rate of married women has led to substantial increases in total household incomes among two-parent families while demographic changes among lone-parent mothers have limited their family incomes. The result has been a consistently widening income gap between two-parent and lone-parent families. As a result, poverty is substantially more prevalent among lone-parent families than among two-parent families. Indeed, in a major study of single mothers in southwestern Ontario, Avison et al. (1994) report that approximately 48 percent of single mothers had household incomes that fell below Statistics Canada cutoffs for low income compared to only 5.6 percent of married mothers.

Socio-economic disadvantage is even more pronounced among teen mothers. The consequences of precipitate pregnancy to the educational and economic futures of young mothers are well documented. As a group, very young mothers are less likely to finish high school, attend college or do graduate studies than their classmates, even after controls for socio-economic background, academic ability and motivational factors have been considered.

Young mothers also tend to be seriously disadvantaged with respect to employment, perhaps, in part, as a result of educational deficits. They are much less likely than women who did not become mothers before age 18 to find the stable employment that would allow them to support themselves and their children adequately. Not surprisingly, these young women are disproportionately poor and likely to rely on public assistance for their economic support.

The most significant employment-related problem experienced by families is, of course, unemployment. In Canada, patterns of cyclical unemployment, a decline in the viability of various economic sectors, and the resulting plant closings and downsizing in both the private and public sectors have contributed to high unemployment rates. Only recently have these economic challenges abated somewhat.

Although individuals who are lone parents, teen parents or unemployed find themselves at a much elevated risk for living in poverty, it is important to recognize that these structural positions in our society are also characterized by various other life-course experiences that severely challenge these individuals' economic prospects. So, for example, parenting in adolescence or very early adulthood is frequently associated with early school leaving that, in turn, limits these mothers' longer-term employment and economic prospects. Early childbearing is associated with larger families, and family size is itself an important predictor of income insufficiency. Research clearly reveals that early home leaving, the absence of a high school diploma and early fertility all strongly influence one's position in the social structure. Women who give birth during adolescence are likely to have lower levels of education, less participation in the labour force, higher subsequent fertility and less income than women who delay childbirth (Grindstaff 1988; Chilman 1980). McLanahan and Bumpass (1989) have also found that these transitions are associated with less marital stability and a greater probability of lone parenthood.

These decisions to leave home, quit school or have a child are not the result of chance nor are they completely the products of free choice and human agency. Instead, structural and psycho-social characteristics of these women's families of origin will influence the likelihood that these transitions occur. Children who grow up in economically disadvantaged homes are more likely to quit school early, leave home or have a child than are their affluent counterparts (Michael and Tuma 1985; Astone and McLanahan 1991; Weiss 1975). These patterns can also be observed among children from lone- or step-parent households (Aquilino 1991; McLanahan 1988; McLanahan and Sandefur 1994).

One other set of factors also deserves mention. In recent years, researchers have documented the effects of adversities in childhood and adolescence on individuals' later lives. While theoretical effort and empirical evidence concerning the relationship between early and later life experiences are far from complete, few would disagree that there is a connection. Rutter (1989: 43) asserts that "the key thread underlying continuities [between childhood and adulthood] derives from the effect of early relationships as shaping influences on later ones." For example, individuals who grew up in lone-parent families are more likely themselves to experience marriage and parenthood during adolescence, births outside of marriage and marriage break-ups than children from two-parent families (McLanahan and Bumpass 1988).

While the processes through which early childhood experiences shape events in later life are multiple, it is reasonable to suggest that individuals who are exposed to adversity and trauma in their childhood are likely to face more challenges in their economic and social lives as adults. Accordingly, it seems important that any attempt to identify risk factors for socio-economic disadvantage or poverty should evaluate the role that childhood adversities may play in this process.

Quantitative Samples

Survey of Labour and Income Dynamics

For our national sample, we draw on data from the Survey of Labour and Income Dynamics (SLID), a longitudinal household survey conducted by Statistics Canada beginning in 1993. We chose the SLID because it is the only nationally representative data set designed to measure changes in families' and individuals' economic situation over time. Unfortunately, at the time we were conducting our data analyses (the summer of 1999), the second wave of the SLID was unavailable for public use, which precluded us from conducting longitudinal analyses for this report. As a result, we have relied instead on retrospective data from Wave I to identify how transitions over the life course affect economic insecurity. Hence, these data cannot address the impact of policy changes associated with the 1995 implementation of the Canada Health and Social Transfer. Nonetheless, the information collected in the SLID is better suited for our purposes than any of the other data sets available through Statistics Canada.

The SLID is a nationally representative survey of non-institutionalized Canadians, excluding those who live in the Yukon and Northwest Territories, on Native reserves, or in Armed Forces barracks. The 1993 sample consists of approximately 31,000 adults over the age of 15 years residing in nearly 15,000 households. In this report, we rely on a sub-sample of 11,250 women under the age of 65 (See Appendix A for the details of the survey sampling.) Because our focus is on women who are not economically supported by their parents, we also exclude women who are students and under the age of 23. Although the age of 23 may seem like an odd cutoff, it was the most logical given the age classification scheme established within the SLID.

Because we expect the experiences of homemakers to be different from those of women attached, in some way, to the labour force, we conducted separate analyses for these two sub-groups. Homemakers are identified as "not in the labour force all year" for the previous year and having personal income after taxes of less than $5,000. All other women are assumed to have some degree of labour force attachment.

Survey of Unemployment and the Mental Health of Families

To explore the situation of poverty among Canadian women further, we draw on data from the Survey of Unemployment and Mental Health of Families (henceforth referred to as the Unemployment Study) to examine whether childhood or adulthood adversities influence the likelihood of living in poverty. One advantage of this data set is that it overrepresents persons who have experienced unemployment personally or through their partner, a group that has

been relatively under-researched in the past. Readers are directed to Appendix A for details about the sample and research design.

This report focusses on 869 women who completed a face-to-face structured interview, 47.4 percent of whom identify themselves as employed full time, 15.5 percent as employed part time, 9.3 percent as unemployed, 4.8 percent as temporarily unemployed (i.e., on maternity or paternity leave, laid off with a definite date for returning or on sick leave), 20.3 percent as homemakers, and 2.6 percent as students, physically disabled or retired individuals. Unlike the SLID sub-sample of homemakers, in this data set, we identify those who define themselves as homemakers as such and make comparisons between this group and all other women. These data are very useful because they allow us to identify the impact of employment and family conditions on women's financial status, assess the effect of economic conditions at the time of data collection (1994-95) on economic security and explore whether past adversities influence the likelihood of economic disadvantage.

Variables

Dependent Variable: Low-Income Measure

We assess economic insecurity (also referred to here as economic disadvantage and low income) using both Statistic Canada's Low Income Measure Before Tax (LIM-IBT) and After Tax (LIM-IAT). These measures are an alternative to more frequently used low-income cutoffs (LICOs), designed by Statistics Canada to identify families who are considerably worse off economically than the average family (Statistics Canada 1998). Unlike the low-income cutoffs, the Low Income Measure makes provisions for family size. LIM represents 50 percent of the median family income adjusted to consider "family need," which is assumed to increase with family size by a factor of 40 percent for each additional adult and by a factor of 30 percent for each child. This calculation works on the assumption that more income is required for a family of four to enjoy the same "standard of living" as a family of two. By using LIM, we can ascertain how much the income of a larger family must exceed that of the smaller family in order to make the family's "standard of living" equivalent (Statistics Canada 1998).

In the analysis of the SLID data, LIM is calculated using procedures outlined by Statistics Canada (1998) that include assessments of family size and annual, after-tax, household income. Calculated LIM values are then compared to published LIM tables to identify those who are living in poverty. In the analysis of data from the Unemployment Study, LIM is calculated using family size and annual, before tax, household income. Again, the calculated values are compared to published LIM tables to identify those living in poverty.

Independent Variables

Current circumstances

For the SLID analyses, education, age, number of children, marital status and economic family composition are defined as current circumstances. Education is measured according to the level of education attained by respondents. These categories are then recoded into the following categories: "less than high school," "high school," "post-secondary to the bachelor's degree level" and "post-secondary beyond a bachelor's degree." Age is originally

measured in five-year groupings of year of birth. For this study, the midpoint of each grouping is subtracted from the reference year to determine current age as a continuous variable in number of years. The number of children women have given birth to, adopted or raised is reported as a continuous variable. Six marital states are identified, including married, common-law, separated, divorced, widowed and never married. The current economic family composition is determined by using six discrete categories including "married or common-law with children," "married or common-law without children," "unattached and living in an individual household," "unattached and living in a multi-person household," "lone parent with children" and "other economic types."

For the data from the Unemployment Study, current circumstances are defined according to one's education, age and number of children less than 19 years in the home. Education, age and number of children living in the home are all continuous variables. Educational attainment assesses years of schooling completed, and age is determined by subtracting the year of birth from the reference year.

Childhood history

Compared to the SLID data, the data from the Unemployment Study are unique because they allow us to explore whether the experience of poverty is influenced by childhood and adolescent adversities. As a measure of these adversities, women were asked to identify which of 15 life stressors they had experienced throughout their lives. Objective adversities measure easily identifiable events or situations that may have detrimental effects on childhood development. These include being sent away in childhood, parental alcohol/drug abuse, parental physical abuse, parental divorce, parental depression, experiencing a natural disaster (e.g., fire, flood or earthquake) or enduring a life-threatening incident (serious accident, injury or illness that was life threatening or caused long-term disability). Subjective adversities rely more on the perceptions of the individuals involved. For instance, experiencing something that "scared you so much that you thought about it for years after," lacking a confiding adult relationship and lacking maternal and paternal bonding are classified as subjective adversities. Respondents receive a score of 1 for each adversity they experienced, so two total adversity scores (objective and subjective) can be calculated.

Finally, in an attempt to assess early economic circumstances, respondents were asked whether their father, mother, parents equally or other persons were the major financial supporter(s) of their family or household while growing up.

Adult history

In the analyses of the SLID, adult history is assessed using the following indicators: age at first marriage, whether the respondent has been married more than once and whether work is limited by health. Age at first marriage is calculated as a continuous variable in number of years by subtracting the year of birth from the date of first marriage. Respondents are asked whether or not they have been married more than once. Work limitations due to health include long-term physical conditions, mental conditions or health problems that limit the kind or amount of activity done at work or at a business during the reference year.

In the Unemployment Study, data were also collected on 16 adversities experienced by respondents during adulthood. Adversities include divorce, the death of a spouse, child or loved one, a disaster, a life-threatening incident, partner abuse, alcohol abuse, drug abuse and a partner's drug abuse. Also included as adversities are life-threatening incidents and drug abuse experienced by the respondent's children. In keeping with the childhood measures, respondents receive a score of one for each of 16 adversities experienced beyond the age of 18 years, allowing a total adversity score to be calculated.

Other dimensions of adult history are captured by the age at first marriage, number of marriages and overall health. Age at first marriage is categorized as "under 18 years," "18 to 22 years," "23 to 27 years" and "over 27 years." Number of marriages is a continuous variable.

The measure of overall health is based on answers to questions that assess overall physical health. Respondents were asked how they perceive their health compared to others their age: "better," "about the same" or "worse." In addition, they were asked whether a physical condition or handicap limited their activities and by how much. These variables were combined to form a measure that assesses overall health. If, for instance, perception of health was "better than others their age" and there was no physical condition or handicap that limited activities, then respondents would receive a score of 3 which indicates above average health. If respondents ranked their overall health as "worse than others their age" and indicated that a physical condition or handicap limited their activities "a lot," they received a score of 1 which represents below average health. A score of 2 implies average health.

Attachment to work

In the SLID data, attachment to work is measured with the following variables: family labour force attachment, number of hours worked in the last year, current employment status, occupational status, employment sector and age at first job. Family labour force attachment is calculated by considering any financial support the family received in the previous year from Employment Insurance, workers' compensation or social assistance programs. In addition, the percentage of time family members were employed and unemployed during the previous year is considered. Respondents receive a score of 1 for each type of assistance received, a score of 1 if any family members experienced less than 50 percent employment in the last year and a score of 1 if family members experienced more than 50 percent unemployment in the last year. These numbers are then combined. A combined score of 1 represents low attachment, while a score of 5 represents strong attachment. Number of hours worked and age at first job are continuous variables, and occupational status (Pineo-Porter-McRoberts classification), employment status and employment sector are measured categorically. (See Table 1 for categorical distributions and means.)

In the data from the Unemployment Study, attachment to work is measured using the respondent's employment status, work history, occupational status and number of full-time jobs. The respondent's partner's work history is also included. Employment status is categorized as "employed full time" (25 hours a week or more), "employed part time" (less

than 25 hours a week), "unemployed," "temporarily unemployed" (temporarily unemployed, on sick leave, on maternity/paternity leave), "homemaker" and "other" (disabled, students, retired, etc.). The work history variables take the four years preceding the interview (1990 through until 1994) into account. People who worked continually over this four-year period are classified as "stably employed." Those who are currently employed, yet experienced periods of unemployment during the previous four years, are classified as being "previously unemployed," while those who experienced periods of employment over the previous four years, but are now unemployed, are considered to be "currently unemployed." Homemakers, retired individuals, students and those who are handicapped are considered to be "out of the work force." The partner's work history is calculated likewise and provides an indicator of family labour force involvement.

Occupational status is measured using the Hollingshead Occupational Prestige Scale which classifies a respondent's current or last job on a seven-point scale according to type of occupation. A higher score indicates a lower status occupation. Finally, the number of full-time jobs held by respondents in the four years previous to the interview is also used as an indicator of the respondent's labour force attachment. Here, it is assumed that persons who change jobs frequently have lower attachments to the labour force than do those who remain in the same job.

Sources of income

In both studies, income from other sources includes receipt of Employment Insurance, workers' compensation or social assistance benefits by anyone in the family for the previous year. These are dichotomous variables measured according to whether a respondent received income from a particular source.

Sample Characteristics

SLID

Sample characteristics for the SLID are shown in Table 1. We present this information for the whole sample and for the sub-samples of homemakers and women who have some degree of labour force attachment. We do not report the ethnic and racial composition of this sample but do note that most of the women in the sample are White.

The data in Table 1 show that the average annual after-tax family income for the whole sample is $40,801 (sd 23,347) and that 37.9 percent of the sample are economically disadvantaged (according to Statistics Canada's LIM). Comparing homemakers to women who are attached to the labour force, the data indicate that homemakers have significantly lower incomes (33,283 versus 41,902) and are more likely to have incomes that fall below the LIM (58.8 percent versus 34.9 percent).

The majority of the women in this sample have graduated from high school (53.5 percent have between 14 and 16 years of education and another 34.0 percent have between nine and 13 years of schooling). However, women with some degree of labour force attachment tend to be better educated than the homemakers ($\chi^2 = 392.96$). The mean age of the women in this

sample is 39.5 years (sd 11.7), and those with ties to the labour force are somewhat younger than the homemakers (39.4 versus 45.0). On average, homemakers give birth to, or raise, more children than do women who are attached to the labour force (2.7 versus 1.9).

Table 1. SLID: Sample Characteristics

Variables		Total Sample	Attached to Labour Force	Homemakers
Economic Circumstances				
Low-income measure (LIM)				
Above LIM	%	62.1	65.1*	41.2
Below LIM	%	37.9	34.9	58.8
Annual after-tax family income	x̄	$40,801	$41,902*	$33,283
	(sd)	(23,347)	(23,179)	(17,401)
Current Circumstances				
Education				
less than 9 years	%	9.2	7.9*	20.2
9 to 13 years	%	34.0	31.9	43.5
14 to 16 years	%	53.5	56.7	35.5
17 years and over	%	3.2	3.5	0.8
Age	x̄	39.5	39.4*	45.0
	(sd)	(11.7)	(11.0)	(11.9)
No. of children born or raised	x̄	2.0	1.9*	2.7
	(sd)	(1.5)	(1.5)	(1.5)
Marital status				
married	%	64.8	63.2*	89.9
common-law	%	7.6	8.2	3.8
separated	%	3.9	4.4	0.8
divorced	%	5.5	6.4	0.8
widowed	%	3.1	3.5	1.2
single	%	15.0	14.3	3.6
Current family structure				
married with children	%	44.9	44.7*	51.1
married without children	%	21.7	21.2	29.7
unattached in single household	%	7.8	9.0	1.1
unattached in multi-household	%	3.8	2.8	0.8
lone parent with children	%	7.0	7.8	1.1
other	%	14.7	14.4	16.2
Adult History				
Age at first marriage	x̄	22.3	22.4*	22.0
	(sd)	(4.4)	(4.4)	(3.9)
Married more than once				
yes	%	8.0	8.1	7.2
no	%	92.0	91.9	92.8
Health limits work				
yes	%	9.0	8.5*	13.0
no	%	91.0	91.5	87.0

Table 1 (cont'd)

Variables		Total Sample	Attached to Labour Force	Homemakers
Attachment to Work				
Family labour force attachment				
low	%	0.8	0.8*	0.4
2	%	6.1	6.2	5.6
3	%	27.5	28.5	20.7
4	%	43.9	43.4	46.6
high	%	21.7	21.0	26.7
Total hours worked in the past year	$\bar{x}$	1,129.3	1,304.5	
	(sd)	(944.5)	(895.5)	
Employment status				
employed for last year	%	5.0	63.2*	
employed for part of last year	%	18.1	20.8	
unemployed	%	4.0	4.6	
out of work force	%	22.9	11.3	100
Occupation status				
professionals	%	7.3	9.4*	
semi-professionals	%	8.4	10.7	
supervisors	%	7.0	9.0	
skilled workers	%	10.1	12.9	
semi-skilled workers	%	17.0	21.7	
unskilled workers	%	15.0	19.1	
no current occupation	%	35.2	17.1	100
Public/private sector				
public	%	13.7	15.2*	
private	%	52.0	57.9	
not employed	%	34.3	15.9	100
Age at first job	$\bar{x}$	22.1	22.1	22.3
	(sd)	(6.7)	(6.7)	(7.8)
Income Assistance				
Percentage who collected	%	16.0	20.3	0.8
No. of months Employment Insurance	(n)	(1795)	(1784)	(11)
collected in last year	$\bar{x}$	5.3	5.3	5.2
Percentage who collected	%	1.5	1.9	0.3
No. of months workers' compensation	(n)	(171)	(166)	(4)
collected in last year	$\bar{x}$	5.1	4.9	9.5
Percentage who collected	%	6.8	8.3	2.4
No. of months social assistance	(n)	(767)	(734)	(32)
collected in last year	$\bar{x}$	9.9	9.9	11.4
n		11,250	8,791	1,318

Note:

* $p \leq .05$ for comparisons between labour force participants and homemakers.

Approximately 72 percent of the sample are either married or living common-law. However, whereas almost 94 percent of homemakers fall into this marital status category, only about 71 percent of those with ties to the labour force do so ($\chi^2 = 376.60$). Regarding current family structure, less than half of the entire sample of women (44.9 percent) are married or living common-law and have children under the age of 26 living in the home. Just over one fifth (21.7 percent) are married or living common-law and do not have children living with them

in the home. There are 11.6 percent of women who are unattached and living in single households or multi-person households, while 7.0 percent are lone parents with children. Again, there are significant differences between homemakers and those with labour force ties in this regard. Most notably, compared to homemakers, those who are attached to the labour force are more likely to either reside by themselves or to be lone parents ($\chi^2 = 229.95$).

The mean age at first marriage for women in the sample is 22.3 years (sd 4.4), with almost 41 percent marrying for the first time between the ages of 18 and 22 years. Among those who have been married, an overwhelming majority (92.0 percent) have married only once.

Only nine percent of the women in this sample experience work limitations as a result of long-term physical conditions, mental conditions or health problems. However, compared to those with labour force ties, homemakers are more likely to report that their health limits their work (13.0 percent versus 8.5 percent, $\chi^2 = 28.68$).

Although most of the women's families are quite strongly attached to the labour force, the families of homemakers fall higher on the scale than do the families of women who have labour force ties. On a five-point scale, 64.4 percent of the women who are attached to the labour force fall into the highest two categories compared to 73.3 percent of the homemakers' families. The women in the sample worked an average of 1,129.3 hours in the preceding year. This translates into approximately 23 hours of work per week for 50 weeks of the year or 40 hours of work per week for 28 weeks. Over half of the women (55.0 percent) participated in the labour force for the full year preceding the interview, while 22.9 percent did not participate in the labour force at all during the year. Just over half of the workers (52.0 percent) are employed in the private sector, and the majority of women (79.1 percent) began their first full-time job between the ages of 16 and 25 years ($\bar{x} = 22.1$, sd 6.7).

Sixteen percent of the families received EI in the past year; the average length of time that respondents collected EI was 5.3 months. One and a half percent of the families received workers' compensation in the past year, and these families collected this type of assistance for an average of five months. Almost seven percent of the families collected social assistance in the past year, and the average duration of that assistance was 9.9 months.

Unemployment Study

Sample characteristics for the data from the Unemployment Study are presented in Table 2 for the entire sample as well as for homemakers and for women who are attached to the labour force. On average, the annual, before tax, family income for the whole sample of women is $49,879 (sd 25,864), and 18 percent of these women have family incomes that fall below the LIM. As with the national data, a noteworthy difference between homemakers and women with labour force ties is revealed by the low-income measure. Over one third of the homemakers (36.2 percent) compared to only 13.4 percent of those who are attached to the labour force fall into the low-income category, reflecting the importance of female labour force attachment on economic security ($\chi^2 = 49.10$). This is further highlighted by the significant difference in annual family income ($\bar{x} = \$53,030$ versus $\bar{x} = \$23,422$).

The women in this sample are somewhat younger than are the women in the SLID sample ($\bar{x}$ = 35.3 years, sd 7.0). This is not surprising given the sample selection requirements (a child under the age of 19 lives in the home). Homemakers are significantly younger than are women with labour force attachment (31.7 versus 36.2). On average, the women in this sample have 14 years of schooling. Homemakers average one year less education than do women who have labour force ties. The average number of children living in the home is just under two, and homemakers have significantly more children, in particular younger children, than do those with an attachment to the labour force.

Table 2. Unemployment Study: Sample Characteristics

Variables		All Women	Attached to Labour Force	Homemakers
Economic Circumstances				
Low income measure (LIM)				
above LIM	%	82.0	86.6*	63.8
below LIM	%	18.0	13.4	36.2
Annual family income before tax	$\bar{x}$	$49,879	$53,030*	$37,422
	(sd)	(25,864)	(25,543)	(23,300)
Current Circumstances				
Education	$\bar{x}$	14.0	14.2*	13.1
	(sd)	(2.7)	(2.7)	(2.7)
Age	$\bar{x}$	35.3	36.2*	31.7
	(sd)	(7.0)	(6.5)	(7.6)
No. of children under 19 years	$\bar{x}$	1.9	1.9*	2.1
	(s d)	(0.9)	(0.8)	(1.0)
No. of children under 6 years	$\bar{x}$	0.8	0.7*	1.3
	(sd)	(0.8)	(0.8)	(0.8)
No. of children 6 to 12 years	$\bar{x}$	0.7	0.7	0.6
	(sd)	(0.8)	(0.8)	(0.8)
No. of children 13 to 19 years	$\bar{x}$	0.4	0.5*	0.3
	(sd)	(0.8)	(0.8)	(0.6)
Overall health	$\bar{x}$	2.5	2.5	2.5
	(sd)	(0.7)	(0.7)	(0.7)
Employment status				
employed full time	%	47.4	59.5	
employed part time	%	15.5	19.5	
temporarily unemployed	%	4.8	11.7	
unemployed	%	9.3	6.1	
homemaker	%	20.3		100
other	%	2.6	3.3	
Childhood History				
Objective childhood adversities	$\bar{x}$	1.2	1.2*	1.5
	(sd)	(1.4)	(1.4)	(1.5)
Subjective childhood adversities	$\bar{x}$	1.6	1.6	1.7
	(sd)	(0.81)	(0.8)	(0.8)
Financial supporter				
father	%	72.6	73.8	68.0
mother	%	11.2	10.1	15.4
parents equally	%	13.3	13.5	12.6
other	%	2.9	2.6	4.0

Table 2 (cont'd)

Variables		All Women	Attached to Labour Force	Homemakers
Adult History				
Adult adversities	x̄	1.2	1.2	1.3
	(sd)	(1.3)	(1.3)	(1.4)
Age at first marriage	x̄	24.2	24.3	23.8
	(sd)	(5.0)	(4.7)	(6.0)
No. of marriages	x̄	1.3	1.3	1.3
	(sd)	(0.6)	(0.6)	(0.5)
Attachment to Work				
Respondent's work history in last 4 years				
stably employed	%	59.3	74.2*	0.6
currently unemployed	%	10.8	12.4	4.5
previously unemployed	%	10.2	11.1	6.8
out of work force	%	19.7	2.3	88.1
Partner's work history in last four years				
stably employed	%		64.1*	58.0
currently unemployed	%		13.6	21.6
previously unemployed	%		19.3	19.3
out of work force	%		3.0	1.1
Occupational status				
unskilled	%	12.8	10.4*	23.4
higher executives	%	4.8	5.1	3.8
business managers	%	16.6	18.5	8.2
minor professionals	%	14.1	15.2	9.5
clerical and sales	%	36.4	36.2	37.3
skilled manual	%	2.8	2.5	4.4
semi-skilled	%	12.4	12.2	13.3
No. of full-time jobs	x̄	1.1	1.2*	0.6
	(sd)	(0.9)	(0.9)	(0.8)
Sources of Income				
wages	%	84.0	94.3*	84.0
Employment Insurance	%	26.9	39.9*	26.9
social assistance	%	41.7	15.1*	41.7
workers' compensation	%	5.1	10.6*	5.1
n		897	684	176

Note:

* $p \leq .05$ for comparisons between labour force participants and homemakers.

The sample is relatively healthy, with a mean health score of 2.5, which indicates above average health on a scale of one to three. Just under half of the sample is employed full time (47.4 percent), while 15.5 percent are employed part time, 4.8 percent are temporarily unemployed and 9.3 percent are unemployed. Just over 20 percent consider themselves homemakers, and 2.6 percent are categorized as other (students, disabled, retired).

Turning next to childhood history variables, we see that the average number of objective adversities experienced is 1.2 (sd = 1.40). The majority of women (44.1 percent) experienced one or two adversities in their childhood; 39.1 percent reported none. When looking at subjective adversities the average number reported in childhood is 1.63 (sd = 0.8)

with 83.3 percent experiencing one or two childhood adversities. Homemakers report slightly more objective childhood adversities than do women with some degree of labour force attachment, but there are no significant differences in either the other childhood history or the adult history variables between these groups.

Most women (72.6 percent) reported that their fathers were the major financial supporter during childhood. The number of respondents reporting that as children they were supported by their parents equally (13.3 percent) or by only their mothers (11.2 percent) was roughly the same.

The adult family history variables reveal that the average number of adversities experienced is 1.2 (sd = 1.3). This scale ranges from none to eight, and the majority of women experienced either none (38.2 percent) or between one and three (55.1 percent). A large majority of the women have only been married once (79.8 percent), and most of them married for the first time between the ages of 18 and 22 years (36.5 percent) or between the ages of 23 and 27 (35.4 percent).

With respect to attachment to work, our variables include the respondent's work history in the last four years, the partner's work history in the last four years, the occupational status (of the current or most recent job), and the number of full-time jobs in the last four years. Keeping in mind that this sample overrepresents families who have experienced unemployment, Table 2 shows that nearly 60 percent of the women in the sample are stably employed. At the time of the interview, over 10 percent of the women were unemployed (10.8 percent) or previously unemployed (10.2 percent), with 19.7 percent out of the work force during this time. In contrast, only 2.6 percent of women's partners were out of the work force in the last four years; 62.8 percent had stably employed partners, while 15.2 percent of the women reported their partners were unemployed and 19.3 percent previously unemployed. Although it is not surprising to find that homemakers have a weaker attachment to work ($\chi^2 = 663.43$), it is interesting to note that there are significant differences between the two groups in terms of the partner's work history in the previous four years. Homemakers are less likely than women with labour force ties to have a partner who is stably employed. In fact, homemakers are more likely to have a partner who is unemployed than are women who have some degree of labour force attachment ($\chi^2 = 8.69$).

Over one third (36.4 percent) of the sample fall midway along the occupational prestige scale and are classified as clerical and sales workers. A small percentage of women are in high level executive positions (4.8 percent) or are skilled manual workers (2.8 percent). The rest of the women are quite evenly distributed among the other occupational groups. Most (56.0 percent) held only one job in the four years prior to the interview, and 23.2 percent (n = 201) did not hold a full-time position. Homemakers' occupational status is measured on the basis of their last job. Compared to the current occupational status of women with labour force ties, Table 2 shows that homemakers fall lower on the occupational status scale ($\chi^2 = 30.46$). Compared to women with some degree of labour force attachment, homemakers also had fewer jobs in the last four years.

Eighty-five percent of the women in the total sample received wage income in the last year. Almost 27 percent received Employment Insurance, 41.7 percent received social assistance and 5.1 percent received workers' compensation. Compared to homemakers, higher proportions of women with some degree of labour force attachment received wages, Employment Insurance and workers' compensation. Higher proportions of homemakers than women with labour force ties received social assistance.

Analyses

In this analysis, we examine the effects of the following sets of independent variables on the likelihood that women have low incomes: current circumstances, adult history, attachment to labour force and sources of income assistance. Hierarchical analyses using logistic regressions were performed to give us a clearer understanding of how each set of variables affects the likelihood of income insecurity.

Results

Tables 3 and 4 show the multivariate analyses for all women in the SLID and Unemployment Study respectively. In Model 1, we examine the control variables used in the analyses. In both samples, we see that younger women and women with less education are more likely to have low incomes than are older women or better educated women. Giving birth to, or raising, more children (Table 3, Model 1) and the presence of school-age children in the home (Table 4, Model 1) increases the likelihood of a low income.

One advantage of the SLID data over the Unemployment Study data is that women of all marital statuses and family composition groups were sampled. Table 3 (Model 1) supports past research by showing that, compared to married mothers, childless, married women are less likely to be living in poverty, but lone mothers are more likely to be living in poverty. Controlling for family composition, the widowed in this sample stand out as being less likely than their married counterparts to experience economic disadvantage. This contradicts past research which suggests that women experience economic hardship after the loss of their spouse. However, this contradiction is likely explained by the selectivity of the sample. Here, we have a sample of women who are under the age of 65, who have been widowed at a relatively young age and are likely somewhat unique as a result.

Model 2 adds childhood history variables to the control variables in Model 1. These variables were only available in the Unemployment Study and, as Table 3 shows, have no significant impact on the likelihood of experiencing economic disadvantage. Further, they do not influence the significance of any of the control variables. Model 3 adds adult history variables to the equations in both data sets. Age at first marriage influences the likelihood that respondents are experiencing economic disadvantage. The data show (tables 3 and 4, Model 3) that women who were younger when first married (with the exception of those who were married before their 18th birthday in the Unemployment Study data) are less likely to be experiencing poverty, than are women who were over the age of 27 when first married. This finding is the opposite of what one might expect. However, further analyses (not shown here) suggest that if the

current circumstances are left out of the model, those who got married younger are more likely to experience poverty. When the family composition variables are added, the direction of the relationship changes. (Age and education do not affect the direction of the relationship when added to the models on their own.) Hence, the data suggest that age at first marriage covaries with family composition variables in its effect on experiencing poverty.

The number of marriages does not significantly influence the likelihood that women are experiencing economic disadvantage. However, women who experience health problems that limit their ability to work (Table 3, Model 3) or who have below-average health (Table 4, Model 3) are more likely to experience economic disadvantage when compared with those who have no work limitations or those who have average health.

Table 3. Logistic Regression Results for Total Sample: SLID (n = 11,250)

Variables	Model 1		Model 3		Model 4		Model 5	
	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)
Current Circumstances								
Education level	-0.22*	0.81	-0.21*	0.81	-0.10*	0.90	-0.09*	0.91
Age of respondent	-0.06*	0.94	-0.07*	0.94	-0.07*	0.94	-0.07*	0.94
No. of children	0.51*	1.66	0.53*	1.70	0.52*	1.68	0.52*	1.68
Marital status								
married								
common-law	-0.02	0.98	-0.10	0.91	-0.11	0.90	-0.15	0.86
separated	0.21	1.24	-0.20	1.22	0.29	1.33	0.12	1.13
divorced	-0.16	0.85	-0.10	0.91	-0.05	0.95	-0.28	0.76
widowed	-0.43*	0.65	-0.35*	0.71	-0.52*	0.60	-0.57*	0.57
single	0.10	1.10	0.18	1.19	0.09	1.09	-0.05	0.95
Family structure								
married with children								
unattached in single	-0.13	0.88	-0.31*	0.73	-0.38*	0.68	-0.48*	0.62
unattached in multi	-0.16	0.85	-0.42*	0.66	-0.41	0.67	-0.40	0.67
married without children	-1.38*	0.25	-1.40*	0.25	-1.56*	0.21	-1.54*	0.21
lone parent with children	0.93*	2.53	0.82*	2.27	0.74*	2.10	0.61*	1.85
other economic family	0.15	1.16	0.09	1.09	0.01	1.01	0.03	1.03
Adult History								
Age at first marriage								
over 27 years								
never married			-0.22	0.80	-0.10	0.91	-0.13	0.88
less than 18 years			-0.48*	0.62	-0.33*	0.72	-0.31*	0.74
18 to 22 years			-0.29*	0.75	-0.20	0.82	-0.18	0.83
23 to 27 years			-0.22*	0.80	-0.14	0.87	-0.14	0.87
Married more than once								
no								
yes			-0.06	0.94	-0.01	0.99	-0.02	0.98
Health limits work								
no								
yes			0.77*	2.16	0.18	1.20	0.10	1.11

Table 3 (cont'd)

Variables	Model 1		Model 3		Model 4		Model 5	
	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)
Attachment to Work								
Family attachment					-0.25*	0.78	-0.25*	0.78
All hours worked					-0.00*	1.00	-0.00*	1.00
Employment status								
employed all year								
unemployed all year					0.54	1.72	0.89	2.44
out of labour force					0.44	1.56	0.77	2.15
employed/unemployed					0.15	1.17	0.25*	1.28
employed/out of force					0.08	1.09	0.14	1.15
unemployed/out of force					0.34	1.41	0.62	1.85
emp/unemployed/out of force					0.18	1.20	0.23	1.26
Occupational status								
unskilled workers								
professionals					-0.90*	0.41	-0.89*	0.41
semi-professionals					-0.73*	0.48	-0.73*	0.48
supervisors					-0.52*	0.60	-0.52*	0.59
skilled workers					-0.57*	0.57	-0.57*	0.57
semi-skilled workers					-0.13	0.88	-0.11	0.90
no current occupation					-0.61	0.54	-0.59	0.56
Job sector								
public sector								
private sector					0.44*	1.54	0.42*	1.52
unemployed					0.88	2.40	0.42	1.53
Age at first job					0.01*	1.01	0.01*	1.01
Income Assistance								
Employment Insurance							-0.04*	0.96
workers' compensation							-0.14*	0.87
social assistance							0.15*	1.16
$\bar{x}^2$		2,488.26		2,426.41		2,757.84		2,895.83
-2 Log Likelihood		11,085.56		10,151.26		7,853.89		7,715.89
df		13		19		36		39
n		10,245		9,474		8,159		8,159
missing		1,005		1,776		3,091		3,091

Note:
* $p \leq 0.05$.

In Model 3, we add work attachment variables to our model and find that a partner's work history (Table 4), the level of family attachment to the labour force (Table 3), occupational status (tables 3 and 4), age at first job (Table 4), and employment sector (Table 4) significantly influence the likelihood of experiencing poverty. Conversely, employment status (with the exception of women who are employed part time in the Unemployment Study data) and the respondent's work history are not significant in relation to experiencing poverty.

Table 4. Logistic Regression Results for Total Sample: Unemployment Study (n = 869)

Variables	Model 1		Model 2		Model 3		Model 4		Model 5	
	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)
Current Circumstances										
Education level	-0.17*	0.85	-0.16*	0.85	-0.14*	0.87	0.03	1.03	0.07	1.08
Age of respondent	-0.11*	0.89	-0.10*	0.90	-0.13*	0.88	-0.06*	0.95	-0.02	0.98
No. of children less than 6 years in home	0.24	1.27	0.27	1.31	0.26	1.29	0.35	1.42	0.59*	1.81
No. of children 6 to 12 years in home	0.35*	1.41	0.36*	1.43	0.40*	1.49	0.37*	1.44	0.38*	1.47
No. of children 13 to 19 years in home	0.59*	1.81	0.59*	1.80	0.61*	1.84	0.57*	1.77	0.52*	1.69
Childhood History										
Objective adversities in childhood			0.10	1.11	0.06	1.06	0.06	1.06	0.13	1.14
Subjective adversities in childhood			0.09	1.10	0.07	1.07	0.16	1.17	0.17	1.18
Financial supporter in childhood										
father										
mother			0.04	1.04	0.12	1.13	-0.47	0.63	-0.80	0.45
parents equally			0.37	1.45	0.39	1.47	0.27	1.31	-0.02	0.98
other			-0.05	0.95	-0.10	0.90	0.47	1.60	0.71	2.04
Adult History										
Total adversities in adulthood					0.15	1.16	0.05	1.05	-0.11	0.90
Age at first marriage										
over 27 years										1.08
less than 18 years					-0.51	0.60	0.32	1.38	0.08	0.55
18 to 22 years					-0.84*	0.43	-0.62	0.54	-0.61	0.57
23 to 27 years					-0.72*	0.49	-0.59	0.55	-0.57	
No. of marriages					-0.33	0.72	-0.15	0.86	-0.09	0.92
Overall health										
below average										
above average					-0.95*	0.39	-0.97*	0.38	-0.71	0.49
average					-0.59	0.55	-0.33	0.72	-0.31	0.74
Attachment to Work										
Respondent's employment status										
employed full time										
employed part time							1.14*	3.12	0.79*	2.21
temporarily unemployed							0.37	1.44	0.64	1.89
unemployed							0.48	1.62	-0.56	0.57
homemaker							0.56	1.75	-0.44	0.65
other							0.09	1.09	-0.91	0.40

Table 4 (cont'd)

Variables	Model 1		Model 2		Model 3		Model 4		Model 5	
	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)
Respondent's work history in 4 years										
stably employed										
currently unemployed							2.21	9.11	2.76	15.88
previously unemployed							0.78	2.19	1.01	2.74
out of work force							1.46	4.31	1.93	6.88
Partner's work history in 4 years										
stably employed										
currently unemployed							3.02*	20.49	2.75*	15.69
previously unemployed							1.11*	3.02	1.01*	2.76
out of work force							3.00*	20.10	2.85*	17.30
Respondents' occupational status (Hollingshead)										
unskilled workers										
higher executives							-1.85*	0.16	-1.71	0.18
business managers							-1.68*	0.19	-1.37*	0.25
minor professionals							-1.68*	0.19	-1.58*	0.21
clerical and sales workers							-0.84*	0.43	-0.54	0.58
skilled manual workers							-0.53	0.59	-0.42	0.66
semi-skilled workers							-0.25	0.78	-0.09	0.92
No. of full-time jobs in four years							0.14	1.16	0.18	1.20
Sources of Income										
wages									-1.14*	0.32
Employment Insurance									-0.93*	0.40
social assistance									1.95*	7.05
workers' compensation									-0.59	0.56
$\bar{x}^2$		90.253		93.771		116.049		287.194		349.178
-2 Log Likelihood		721.944		714.2		687.298		463.977		394.447
n		862		859		855		833		830
missing		7		10		14		36		39
df		5		10		17		35		39

Note:
* $p \leq 0.05$.

Compared to women whose husbands have been stably employed in the previous four years, women whose husbands are currently or previously unemployed or out of the work force are much more likely to be experiencing economic disadvantage (Table 4). Similarly, women who have families with lower levels of labour force attachment are more likely to be living in poverty. The significance of these variables, in conjunction with the lack of significance of a respondent's own work history and employment status, suggests that, among women, economic security depends more on other family members than on themselves. However, women with higher-status occupations are less likely to experience poverty than are those in lower status occupations (tables 3 and 4), and women employed in the private sector are more likely to experience poverty than are women employed in the public sector (Table 4).

When these variables are added to the model, the significance of education (Table 4 only), health (Table 4 only), being first married between the ages of 18 and 27 (tables 3 and 4) and being an unattached individual living in a single dwelling (Table 3) lose significance. This suggests that high levels of attachment to the labour force compensate for poor health and certain family characteristics in decreasing the likelihood of experiencing poverty.

In Model 5, we add income sources. In both data sets, women collecting social assistance are more likely to experience poverty than those who do not. However, those who collect Employment Insurance (tables 3 and 4) or earn wages (Table 4) are less likely to experience poverty than those who do not. Workers' compensation significantly reduces the experience of poverty in the SLID data (Table 3) but is not significant in the Unemployment Study data (Table 4).

With one exception, adding income assistance measures to the model does not alter the significance of the other variables in the SLID data. The exception is that those who move in and out of employment in the previous year increase the likelihood of living in poverty, if the income assistance variables are taken into account. These variables matter more in the Unemployment Study data. As Table 4 shows, when the income assistance variables are taken into account, age, health, and being an unskilled or clerical/sales worker lose significance. Further, when these variables are added to the model, the number of children under the age of six living in the home becomes significant and increases the likelihood of experiencing poverty.

The bivariate analyses shown above suggest that homemakers and women with some degree of labour force attachment differ in many respects. Hence, we conduct separate analyses for these groups to assess the extent to which factors might affect their experience of poverty differently. Tables 5 through 8 present the same hierarchical regression analyses for homemakers and women with some labour force attachment separately.

With two exceptions, the progression of models 1 through 3 are similar for homemakers and for women with some labour force attachment. The first exception is that in all the models in the data from the Unemployment Study, the number of children living in the home increases the likelihood of experiencing poverty among women with some degree of labour

force attachment while having no significant effect on the experience of poverty among homemakers (tables 6 and 8).

Table 5. Logistic Regression Results for Women with Labour Force Attachment: SLID (n = 8,791)

Variables	Model 1		Model 3		Model 4		Model 5	
	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)
Current Circumstances								
Education level	-0.21*	0.81	-0.20*	0.82	-0.09*	0.91	-0.08*	0.92
Age of respondent	-0.07*	0.94	-0.07*	0.93	-0.07*	0.94	-0.06*	0.94
No. of children	0.55*	1.73	0.57*	1.77	0.54*	1.72	0.54*	1.71
Marital status								
married								
common-law	0.05	1.05	0.02	1.02	0.05	0.95	-0.09	0.92
separated	0.39*	1.48	0.28	1.33	0.28	1.32	0.11	1.11
divorced	0.04	1.04	-0.01	0.99	-0.09	0.92	-0.31	0.74
widowed	-0.26	0.77	-0.28	0.75	-0.50*	0.60	-0.49*	0.61
single	0.30*	1.36	0.21	1.23	0.08	1.08	-0.03	0.97
Family structure								
married with children								
unattached in single	-0.19	0.83	-0.23	0.79	-0.34*	0.71	-0.46*	0.63
unattached in multi	-0.39*	0.67	-0.41*	0.66	-0.42	0.66	-0.42	0.66
married without children	-1.52*	0.22	-1.52*	0.22	-1.67*	0.19	-1.66*	0.19
lone parent with children	0.90*	2.45	0.91*	2.49	0.79*	2.20	0.63*	1.87
other economic family	0.19*	1.21	0.19*	1.21	0.10	1.11	0.12	1.13
Adult History								
Age at first marriage								
over 27 years								
never married			-0.17	0.84	-0.12	0.89	-0.17	0.84
less than 18 years			-0.41*	0.66	-0.25	0.78	-0.21	0.81
18 to 22 years			-0.27*	0.76	-0.19	0.83	-0.17	0.84
23 to 27 years			-0.19	0.83	-0.15	0.86	-0.14	0.87
Married more than once								
no								
yes			-0.03	0.98	-0.01	0.99	-0.03	0.97
Health limits work								
no								
yes			0.79*	2.21	0.22	1.25	0.14	1.15
Attachment to Work								
Family attachment					-0.24*	0.79	-0.22*	0.80
All hours worked					-0.00*	1.00	-0.00*	1.00
Employment status								
employed all year								
unemployed all year					0.48	1.62	0.80	2.23
out of labour force					0.03	1.03	0.16	1.18
employed/unemployed					0.17	1.19	0.25*	1.29
employed/out of force					0.09	1.09	0.13	1.14
unemployed/out of force					0.26	1.30	0.50	1.64
emp/unempl/out of force					0.20	1.22	0.24	1.27

Table 5 (cont'd)

Variables	Model 1		Model 3		Model 4		Model 5	
	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)
Occupational status								
unskilled workers								
professionals					-0.92*	0.40	-0.91*	0.40
semi-professionals					-0.74*	0.48	-0.74*	0.48
supervisors					-0.53*	0.59	-0.53*	0.59
skilled workers					-0.58*	0.56	-0.57*	0.57
semi-skilled workers					-0.12	0.89	-0.10	0.91
no current occupation					-0.64	0.53	-0.61	0.54
Job sector								
public sector								
private sector					0.44*	1.56	0.43*	1.54
unemployed					1.00	2.72	0.56	1.74
Age at first job					0.00	1.00	0.01	1.01
Income Assistance								
Employment Insurance							-0.03*	0.97
workers' compensation							-0.12*	0.89
social assistance							0.17*	1.19
χ^2		2,087.48		2,161.94		2,342.05		2,491.57
-2 Log Likelihood		8,558.73		8,471.9		6,833.87		6,684.36
df		13		19		36		39
n		8,240		8,227		7,264		7,264
missing		551		564		1,527		1,527

Note:
* $p \leq 0.05$.

As we move from Model 3 to models 4 and 5, some more differences between homemakers and employed/unemployed women emerge. Looking first at Model 4, we see that among homemakers in the SLID data (Table 7), age at first job influences the likelihood of experiencing poverty. Homemakers who were older when they first started working are less likely to be living in poverty than are homemakers who were younger when they first started working. Age at first job does not influence the likelihood that women are living in poverty among those with some degree of labour force attachment (Table 5). In Model 4 of the Unemployment Study data, we see that, among employed/unemployed women, higher-level executives and business managers are less likely than unskilled workers to be living in poverty (Table 6). Previous occupational status does not influence the likelihood that homemakers are living in poverty (Table 8).

Table 6. Logistic Regression Results for Women with Labour Force Attachment: Unemployment Study (n = 693)

Variables	Model 1		Model 2		Model 3		Model 4		Model 5	
	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)
Current Circumstances										
Education level	-0.10*	0.91	-0.09*	0.91	-0.10*	0.91	0.05	1.05	0.09	1.10
Age of respondent	-0.09*	0.92	-0.08*	0.92	-0.11*	0.89	-0.04	0.96	-0.01	0.99
No. of children < 6 years in home	0.13	1.13	0.16	1.17	0.16	1.17	0.51	1.66	0.75*	2.11
No. of children 6 to 12 years in home	0.40*	1.49	0.42*	1.52	0.49*	1.64	0.68*	1.98	0.74*	2.10
No. of children 13 to 19 years in home	0.56*	1.76	0.57*	1.77	0.65*	1.92	0.74*	2.09	0.78*	2.19
Childhood History										
Objective adversities in childhood			0.09	1.09	0.03	1.03	0.01	1.01	0.08	1.08
Subjective adversities in childhood			0.03	1.03	0.03	1.03	0.24	1.27	0.28	1.32
Financial supporter in childhood										
father			-0.04	0.96	0.11	1.11	-0.72	0.49	-1.18	0.31
mother			0.28	1.33	0.29	1.34	0.24	1.27	-0.19	0.83
parents equally			-0.05	0.95	-0.12	0.89	0.53	1.70	0.97	2.64
other										
Adult History					0.15	1.16	0.04	1.04	-0.16	0.85
Total adversities in adulthood									0.45	1.57
Age at first marriage									-0.45	0.64
over 27 years					-0.66	0.52	0.75	2.12	-0.36	0.70
less than 18 years					-0.62	0.54	-0.44	0.64	-0.02	0.98
18 to 22 years					-0.15	0.86	-0.26	0.77		
23 to 27 years					-0.19	0.83	-0.03	0.97		
No. of marriages										
Overall health										
below average					-1.19*	0.30	-1.31*	0.27	-1.25	0.29
above average					-0.73*	0.48	-0.29	0.75	-0.31	0.73
average										

Table 6 (cont'd)

Variables	Model 1		Model 2		Model 3		Model 4		Model 5	
	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)
Attachment to Work										
Respondents' employment status										
employed full time							1.19*	3.28	0.90*	2.46
employed part time							0.47	1.60	1.01	2.76
temporarily unemployed							1.84	6.31	1.01	2.76
unemployed							0.54	1.72	0.12	1.12
other										
Respondent's work history in 4 years										
stably employed							1.09	2.98	1.48	4.38
currently unemployed							0.80	2.22	1.19*	3.30
previously unemployed							1.12	3.08	0.95	2.57
out of work force										
Partner's work history in 4 years										
stably employed							3.22*	25.10	3.33*	27.90
currently unemployed							1.61*	4.99	1.56*	4.75
previously unemployed							3.84*	46.70	3.92*	50.19
out of work force										
Respondents' occupational status (Hollingshead)										
unskilled workers							-1.57	0.21	-1.27	0.28
higher executives							-1.70*	0.18	-1.24	0.29
business managers							-1.82*	0.16	-2.00*	0.14
minor professionals							-0.74	0.48	-0.34	0.71
clerical and sales workers							-0.70	0.50	-0.70	0.50
skilled manual workers							0.06	1.06	0.41	1.51
semi-skilled workers							0.26	1.30	0.30	1.35
No. of full-time jobs in 4 years										

Table 6 (cont'd)

Variables	Model 1		Model 2		Model 3		Model 4		Model 5	
	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)
Sources of Income										
wages									-1.41*	0.25
Employment Insurance									-1.26*	0.28
social assistance									2.13*	8.42
workers' compensation									-1.12	0.32
χ^2		26.653		29.147		49.427		215.569		267.123
-2 Log Likelihood		514.664		511.595		490.738		319.427		259.514
n		688		686		684		679		676
missing		5		7		9		14		17
df		5		10		17		34		38

Note:
* $p \leq 0.05$.

Table 7. Logistic Regressions for Homemakers: SLID (n = 1,318)

Variables	Model 1		Model 3		Model 4		Model 5	
	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)
Current Circumstances								
Education level	-0.14*	0.87	-0.14*	0.87	-0.14*	0.87	-0.13*	0.88
Age of respondent	-0.08*	0.93	-0.08*	0.92	-0.09*	0.92	-0.09*	0.92
No. of children	0.27*	1.31	0.32*	1.37	0.40*	1.49	0.41*	1.50
Family structure								
married with children								
married without children	-1.07*	0.34	-1.04*	0.35	-0.97*	0.38	-0.93*	0.40
other economic family	0.20	1.22	0.07	1.07	0.11	1.11	0.11	1.12
Adult History								
Age at first marriage								
over 27 years								
never married			0.59	1.81	1.11	3.03	1.14	3.13
less than 18 years			-0.73*	0.48	-1.12*	0.33	-1.16*	0.31
18 to 22 years			-0.36*	0.70	-0.32	0.73	-0.32	0.73
23 to 27 years			-0.34	0.72	-0.10	0.91	-0.12	0.89
Married more than once								
no								
yes			-0.15	0.87	0.03	1.03	0.02	1.02
Health limits work								
no								
yes			0.58*	1.79	0.39	1.47	0.35	1.41
Attachment to Work								
Family attachment					-0.48*	0.62	-0.47*	0.62
Age at first job					0.02*	1.02	0.03*	1.03
Income Assistance								
Employment Insurance							-0.24	0.79
workers' compensation							-0.32	0.73
social assistance							0.61	1.83
χ^2		300.3		327.24		260.13		272.17
-2 Log Likelihood		1,700.32		1,362.45		955		942.96
df		5		11		13		16
n		1,254		1,246		895		895
missing		64		72		423		423

Note:
* $p \leq 0.05$.

Turning to Model 5, among homemakers the only significant relationship between sources of income and the likelihood of living in poverty is found in the Unemployment Study data for homemakers who collect social assistance. For these women, collecting social assistance increases the likelihood of experiencing poverty. None of the other income source variables affect the likelihood of living in poverty among homemakers in either sample. Collecting social assistance also increases the likelihood of living in poverty among employed/ unemployed women in both samples. All other sources of income decrease the likelihood of living in poverty among employed/unemployed women. (However, this relationship is not significant in the Unemployment Study data.)

Table 8. Logistic Regression Results for Homemakers: Unemployment Study (n = 176)

Variables	Model 1		Model 2		Model 3		Model 4		Model 5	
	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)
Current Circumstances										
Education level	-0.29*	0.75	-0.28*	0.76	-0.18	0.83	0.05	1.05	0.15	1.16
Age of respondent	-0.11*	0.90	-0.09	0.91	-0.16*	0.85	-0.13	0.88	-0.10	0.91
No. of children <6 years in home	0.15	1.16	0.20	1.22	0.18	1.20	0.10	1.10	0.42	1.53
No. of children 6 to 12 years in home	0.03	1.03	-0.00	1.00	0.07	1.07	-0.28	0.75	-0.07	0.93
No. of children 13 to 19 years in home	0.46	1.58	0.44	1.56	0.45	1.56	0.28	1.32	-0.03	0.97
Childhood History										
Objective adversities in childhood			0.16	1.17	0.19	1.21	0.13	1.14	0.11	1.12
Subjective adversities in childhood			0.10	1.10	0.04	1.04	-0.03	0.97	0.10	1.11
Financial supporter in childhood										
father										
mother			0.02	1.02	-0.31	0.74	-0.43	0.65	-0.59	0.55
parents equally			0.79	2.21	1.01	2.74	0.33	1.39	-0.05	0.95
other			-0.60	0.55	-0.65	0.52	-0.72	0.49	-0.74	0.48
Adult History										
Total adversities in adulthood					-0.19	1.21	0.33	1.39	0.35	1.42
Age at first marriage										
over 27 years										
less than 18 years					-1.93	0.14	-1.57	0.21	-1.30	0.27
18 to 22 years					-1.61*	0.20	-1.50	0.22	-1.47	0.23
23 to 27 years					-2.83*	0.06	-2.47*	0.09	-2.39*	0.09
No. of marriages					-0.72	0.49	-0.69	0.50	-0.61	0.54
Overall health										
below average										
above average					0.05	1.05	-0.14	0.87	0.51	1.67
average					0.06	1.06	-0.99	0.37	-0.68	0.51

Table 8 (cont'd)

Variables	Model 1		Model 2		Model 3		Model 4		Model 5	
	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)	B	Exp (B)
Attachment to Work										
Respondent's work history in 4 years										
stably employed										
currently unemployed							4.08	59.17	6.64	761.57
previously unemployed							2.30	9.96	5.43	228.72
out of work force							2.45	11.58	5.01	150.35
Partner's work history in 4 years										
stably employed										
currently unemployed							3.51*	33.55	2.33*	10.24
previously unemployed							0.31	1.36	0.02	1.02
out of the work force							-6.72	0.00	-9.06	0.00
Respondents' occupational status (Hollingshead)										
unskilled workers							-7.18	0.00	-7.12	0.00
higher executives							-3.02	0.05	-2.17	0.11
business managers							-1.30	0.27	-0.57	0.56
minor professionals							-1.51	0.22	-1.51	0.22
clerical and sales workers							1.67	5.32	2.12	8.30
skilled manual workers							-0.44	0.65	-0.19	0.83
semi-skilled workers							-0.44	0.65	-0.43	0.65
No. of full-time jobs in 4 years										
Sources of Income										
wages									-1.26	0.28
Employment Insurance									0.43	1.53
social assistance									1.94*	6.98
workers' compensation									2.86	17.40
$\bar{x}^2$		45.533		47.772		64.03		90.168		102.417
-2 Log likelihood		182.267		177.987		158.786		100.929		88.68
n		174		173		171		154		154
missing		2		3		5		22		22
df		5		10		17		30		34

Note:
* $p \leq 0.05$.

Summary and Implications

The analyses presented here were structured so we could assess the effects of different sets of variables on the likelihood of living in poverty among a nationally representative sample of working-age women and a community sample of married mothers. In support of past research, we generally find that current circumstances, such as education, age, number of children and other family characteristics, influence the likelihood of living in poverty among these women in the ways one would expect.

Somewhat surprisingly, we find that relatively few childhood or adult history variables influence the likelihood of living in poverty for these women. Indeed, the only variable that maintains its significance after controlling for all others is age at first marriage, and this relationship only holds true in the total sample and the homemaker sub-sample in the SLID. One possible explanation for the lack of significance of adult and childhood history variables is that the relationships are more complex than the specification in the models reveal. Our qualitative data, presented in the next chapter, suggest that childhood and adulthood adversities work through educational attainment in their effect on income. Hence, models that assess such indirect effects require future consideration.

Attachment to work and income source variables have relatively consistent influences on the likelihood of living in poverty among these women, and the relationships are in the direction one would expect. Of notable significance, however, is the influence of a partner's work history on the likelihood of living in poverty for both groups of women (only tested in the Unemployment Study data).

These findings pave the way for our exploration of the life-course processes that influence the experiences of poverty among women. In the next chapter, we turn to this assessment relying on qualitative, in-depth interviews with 60 mothers, most of whom have been economically disadvantaged at least once in their lives.

4. WOMEN AND POVERTY PROCESSES: A QUALITATIVE EXAMINATION

Introduction

The preceding chapter demonstrates that current circumstances, attachment to work and income assistance variables are related to poverty and finds no relationship between life history characteristics and the experience of economic disadvantage. The idea that circumstances in childhood and adolescence are unrelated to eventual economic status stands in contrast to research that demonstrates a connection between family background characteristics and socio-economic status in adulthood. As noted in Chapter 3, this is likely a result of complex processes whereby earlier circumstances influence factors, such as educational attainment, which, in turn, influence economic disadvantage. This chapter explores these complex processes using qualitative data collected from in-depth interviews with 60 low-income mothers.

In this chapter, we argue that the choices women make about work and family are embedded within broader, life-course systems of gender inequality, which are consequential for their financial well-being. We explore the relationships between women's work and family choices at both an individual (human agency) and structural (gendered systemic inequality) level, paying particular attention to how the choices women make affect their economic security throughout their lives. We assess the processes that influence economic security by exploring the events and transitions that lead women to receive social assistance in the first place. The following questions guide our analysis.

- What are the events and circumstances that make it necessary for women to rely on social assistance in the first place?
- How does the social context of women's lives affect their needs for social assistance?
- What are the events that enable women to get off social assistance?

Before turning to the specifics of these questions, we briefly describe our qualitative study.

Methods

Between September 1998 and March 1999, we conducted life history interviews with 60 mothers of various marital and employment statuses who had been, or were experiencing, low income. The style of interview was conversational, allowing each informant full flexibility in responding to the questions and, within the broad parameters of the interview, identifying the aspects of her life she felt were relevant to our study. The sample was selected from the Unemployment Study or from a second study, the Single Parent Study, both conducted by William R. Avison at the University of Western Ontario. (For further details see Davies et al. 1997.) We identified economically disadvantaged mothers with at least one child under the age of 18 in the home, whose family income at the time of the survey was around or below

Statistic Canada's LICO. These women were sent contact letters describing the study and asking for their involvement. A follow-up phone call determined their willingness to participate and, if so, when. Of the 148 letters that were sent out, 60 mothers agreed to an interview. Almost all the interviews took place in the women's homes and typically took between two and four hours. These interviews were taped and later transcribed.

Table 9 describes the sample characteristics. The sample is almost evenly divided between single (n = 32) and married (n = 28) mothers. Not surprisingly, a greater proportion of single than married mothers are experiencing low income according to Statistics Canada's LIM (80.0 percent versus 46.2 percent). Of note, however, is that almost 80 percent of the married mothers had been on some form of social assistance in their lifetime. Ever experiencing social assistance was still more common among the single mothers, of whom 97.0 percent had received social assistance at least once. Although many single mothers are employed (almost 40 percent), being employed does not necessarily provide enough income to move single mothers off assistance because one third of them receive social assistance along with their wages (4/11). Married mothers typically benefit from the earnings of a spouse. Accordingly, fewer of them are receiving social assistance (28.6 percent versus 72.0 percent). Almost 40 percent of married mothers are not employed compared to 62.5 percent of single mothers. Education levels provide part of the reason why most of these mothers are experiencing low income. In the total sample, 30.0 percent did not obtain a high school diploma. It is worth noting, however, that almost 50 percent of the sample had at least some college or university, and a few had a university degree.

Categorizing the women in the sample by their current marital status (married versus single) gives an impression of stability rather than change when, in fact, many of the women experienced episodes of single and/or married motherhood as well as cohabiting unions throughout their lives. In the family circumstance section of Table 9, we attempt to capture transitions in marital status over the life by noting that 75 percent of single mothers had previously been married (91 percent had cohabited since becoming mothers). Just under 50 percent of the married mothers had experienced single motherhood at some point in their life.

On average, these women have two children under the age of 18 years living with them at home. A greater proportion of single than married mothers left home before the age of 18 (53.1 percent versus 35.7 percent), and more married than single mothers waited until after the age of 22 to have their first child. Nonetheless, similar proportions of single and married mothers had their first birth before their 18th birthday (about 20 percent).

In summary (and consistent with many of our quantitative findings concerning the predictors of low income), our qualitative sample of low-income mothers contains many women whose lives are marked by limited education, leaving home as a teenager, early age at first birth, experiences with social assistance, single motherhood and a weak attachment to the labour force. Below, we explore their life histories to better understand the connections among these factors with respect to economic insecurity within a broader social context.

Table 9. Qualitative Sample Characteristics

	Total Sample		Single Mothers		Married Mothers	
	n	%	n	%	n	%
Economic Circumstances						
Below LIM	36	63.2	24	80	12	46.2
Ever on assistance	53	88.3	31	96.9	22	78.6
Sources of income[1]						
wages	26	43.3	7	21.9	19	67.9
assistance	24	40.0	19	59.4	5	17.9
wages with some assistance	3	5.0	2	6.3	1	3.6
assistance with some wages	4	6.7	2	6.3	2	7.1
other[2]	3	5.0	2	6.3	1	3.6
Employment status						
not employed	31	51.7	20	62.5	11	39.3
less than 15 hours	7	11.7	2	6.3	5	17.9
between 15 and 30 hours	10	16.7	3	9.4	7	25.0
more than 30 hours	12	20.0	7	21.9	5	17.9
Education						
less than grade 11	10	16.7	6	18.8	4	14.3
grade 11- some grade 12	8	13.3	5	15.6	3	10.7
high school diploma	13	21.7	7	21.9	6	21.4
some college/university	13	21.7	9	28.1	4	14.3
college diploma	10	16.7	4	12.5	6	21.4
university degree	6	10.0	1	3.1	5	17.9
Family Circumstances						
Ever married mothers[3]	52	86.7	24	75	28	100
Ever single mothers	45	75	32	100	13	46.4
No. of children <18 years in home		2		2		2
Age leaving home						
less than 18 years	27	45.0	17	53.1	10	35.7
18 to 22 years	29	48.3	15	46.9	14	50.0
over 23 years	4	6.7	-	-	4	14.3
Age at first birth						
less than 18 years	12	20.0	6	18.8	6	21.4
18 to 22 years	21	35.0	14	43.8	7	25.0
23 to 27 years	27	45.0	12	37.5	15	53.6
n	60		32		28	

Notes:
[1] Among the married, earnings of both partners are included.
[2] Death benefits or Employment Insurance or no income.
[3] Legally married; 90.6 percent of the sample have co-habited since becoming mothers.

Events Related to the First Instance of Social Assistance

Almost 90 percent of the low-income mothers in this sample received at least one form of social assistance after leaving home.[6] For the majority, it came in the form of family benefits (mother's allowance) or general welfare benefits. A minority of women reported receiving disability benefits, workers' compensation, or support through government agencies such as the Children's Aid Society or halfway homes. When we examined the circumstances leading

to this first period of assistance, three general patterns emerged. The first was related to the childhood experience of parental absence. The second was tied to the transitions to single motherhood. The third had to do with the partners' labour force attachment.

Parental Absence

Parental absence refers to any childhood experience whereby one or both parents were unavailable to their children. Typically, children raised in lone-parent families are seen as an example of what is meant by parental absence. However, we conceptualize parental absence in broader terms, to refer to the lack of social capital available in childhood family relations. Social capital can be assessed as "the strength of the relations between parents and child" (Coleman 1988: S110). Social capital refers to strong ties that foster trust, encourage open communication, provide regulation, expect and nurture accomplishments and, as such, increase the likelihood that children will acquire human capital (Coleman 1988). Thus, parental absence is broadly conceived to include parents who are unable to provide their children with social capital because of their emotional, psychological or physical absence. This may occur in a variety of family structures—lone-parent families, reconstituted families and traditional nuclear families. Parental absence certainly describes the childhoods of more than those women described here; however, we discuss only the 17.0 percent (n = 9)[7] for whom parental absence appears to be most directly associated with needing government assistance for the first time.

The forms of parental absence described to us involved a variety of instances of sexual, physical and emotional abuse, perceptions of neglect, parents who were in abusive relationships and/or parental substance abuse. For example, Mary's (#1)[8] childhood was punctuated with time in foster homes—hence, her first experience with governmental assistance. She describes the ultimate episode of abuse by her stepfather that led to her leaving home, a move assisted by her alcoholic mother.

> *... he [stepfather] was (physically) abusive toward me.... When I was a kid, the last time I remember him ever hitting me was with a 2 by 4, and this was across the back. He was actually on my mother punching her and I just couldn't take it and I grabbed that same 2 by 4 and I whacked him with it. I was young and he just turned around and whacked me back. I just told her that's it, I'm not staying. And she just started paying for a place for me to stay at.*

In this case, Mary's mother, who herself was dealing with her partner's abuse and alcoholism, was unable to provide her child with the safe, supportive and trusting environment that fosters social capital. Her absence as a parent in Mary's life is ultimately revealed by her decision to help Mary leave home at the age of 14 rather than ending the abusive relationship she herself was involved in. When she could no longer pay Mary's rent, she encouraged her to go on social assistance and advised her to get pregnant so she could collect mothers' allowance as well. Mary did become pregnant when she was 14 years old, and, not surprisingly, the difficulties she experienced coping with parenthood foreshadowed a life marked by other challenges.

Child abuse led Jan (#16) to run away from home when she was 15 years old. She chose a life on the streets as a means of coping with her family environment. Jan's father was in jail when her alcoholic mother started a long-term relationship with another man. Of him, she says:

> *He was very stiff, upper hand, you know you don't talk back, you do as I say. He used to make us, as kids you know when you run down the stairs and that and you creak the stairs or something, he would think we were banging. So we would have to go up and down the stairs 150 times or more. And if we made one creak, we would have to start all over again. Well to this day I can't walk up stairs properly. Like I can't walk flat, always on the tippy toes.... There was like dishes, he used to make us do dishes real young. And as kids you don't worry about every little spot on them, and if we had one we had to do them all over again. And we'd do them like five or six times, yeah, in a day.... School, I wasn't good in school because I was, I had other problems to worry about. You know, more or less taking care of my mom when she was all drunk, and cleaning up the house and doing whatever.*

After being on the street for six months, she heard about a halfway house and convinced the staff to let her live there, even though she was technically too young. This was her first experience with government assistance. It seems reasonable to suggest that experiencing parental absence increases the potential that women will have a more difficult time acquiring the life skills necessary to create an economically secure life. As the above quote also demonstrates, one of the most obvious consequences of such a familial environment concerns its impact on educational attainment.

In support of past research (Clark 1993), our quantitative data show that women who have less education are more likely to experience poverty. This finding, however, overlooks the processes and events that lead to the decision to leave school. The qualitative data suggest there are numerous ways through which parental absence may decrease educational attainment (e.g., by increasing the likelihood that they will run away from home, reduce their concentration on school work, not complete homework or experience other school-related problems). Each reason makes it difficult for children to excel, or even stay, in school. Only one of the women who experienced parental absence received her Grade 12 diploma; a second quit school in Grade 11, and the rest either have a Grade 8 or 9 education. Thus, the normative pathway through which children are expected to leave home and acquire economic security (i.e., graduate from high school and enter college or paid work) is hampered. By not providing adequate social capital, parents inadvertently interfere with the ability of their children to reach their educational potential, thus increasing the likelihood they will encounter economic disadvantages throughout life.

Single Motherhood

Although few girls aspire to become single mothers, a significant proportion of them will attain this status at some point in their lives, either through divorce or unplanned pregnancy. A significant body of research suggests that low income largely explains why children of lone parents tend to have lower levels of education and worse employment experiences than do

children of married parents (McLanahan and Sandefur 1994). Research also shows that low income among single mothers contributes to the fact that they experience more psychological distress than their married counterparts (Davies and McAlpine 1998). In the face of research that underscores the economic and social consequences of single motherhood, there is little research that explores the circumstances that lead to single motherhood in the first place.

Our quantitative analysis confirms the consistent research finding that, compared to married mothers, single mothers are disproportionately poor. For about two thirds (n = 35) of the low-income women in this qualitative sample who had ever received social assistance, becoming a single mother was the event that marked their first experience with social assistance. Here we must emphasize that this is not a single mother study, but a study of low-income mothers. This is an important point because although single mothers are disproportionately poor, there are many of them who are not.

Among the low-income single mothers in our study, 34.0 percent (n = 12) first received social assistance as young, unmarried mothers, and 66.0 percent (n = 23) first received social assistance after they separated from their partners. The heightened incidence of poverty among single mothers has led social commentators, policy makers and academics to make suggestions about how to reduce the incidence of poverty among this group. The recommendations to reduce the incidence of unmarried motherhood usually focus on educating youth about birth control techniques, while the strategies suggested to reduce the incidence of separated or divorced mothers tend to focus on making divorce laws more stringent. As we see below, our data suggest that both of these policy suggestions are problematic.

In the cases of the unmarried women, none said they had planned to have a baby. With two exceptions (pregnant at 21 and 22), these women were between the ages of 16 and 19 when their first child was born. Based on the comments of those women who elaborated on how they became pregnant, it would appear that misinformation and parental disapproval are not inconsequential. As Fran (#25) recalls:

> *Got pregnant by accident, was totally devastated. I thought what the hell, this isn't supposed to happen to me. But then you later found out that yeah, if you go around doing too much booze and too much drugs then birth control pills don't work. So anyway by the time we figured things out.... I just remember the doctor saying it's too risky to have an abortion. I was going to go for it, but it was too risky.*

Another woman (#44) said she had no idea that antibiotics reduced the effectiveness of birth control pills until after she found herself pregnant. Below, Meg's (#39) conversation with her mother when she tells her about being pregnant reveals how lack of communication between parents and children amid an atmosphere of disapproval about birth control in general can increase the likelihood of unplanned pregnancies.

> *I called my mum. And my mum, the first thing she says is, what the hell is the matter with you kids today? Don't you know about the pill? I said well what would you have done if you had found my pills, the pills in my purse?*

Yet another informant (#42) turned to a friend for advice about sex and birth control, only to find herself unhappy with her sexual encounter and alarmingly pregnant. Obviously, practising birth control in and of itself does not always prevent pregnancy. Open and informed communication about sex must accompany access and availability of birth control. Although abstinence is the only guaranteed behaviour to prevent unplanned pregnancies, it is not a viable solution. In the entire sample of 60 women, only one woman said she waited until marriage to have sex, and even she doubts that she will be able to raise her children to follow her example.

These accounts of pregnancy imply that, as a society, we need to accept and support the decisions women make about their sexual activity so they are able to share important birth control information with their doctors, pharmacists, friends and, eventually, their children. This would provide women with the knowledge needed to have more control over their family life.

Besides the economic consequences, the women in our sample suggest that the experience of having a baby and remaining unmarried is exceptionally difficult on at least two levels.

- Isolation, lack of social and financial support. In no case was the father instrumental in raising his children or providing economic support.

- Competing demands of child care with schooling or paid work. Being a young single mother makes it difficult to continue with one's education and to find a decently paying job. (This will be discussed in further detail.)

These situations are not unique to single (never married) mothers and characterize the lives of many divorced and separated women as well.

Divorce/separation is the second mechanism through which women become single mothers. It has been argued that social policies that discourage divorce and separation would be beneficial to families because more couples would have to work through their difficulties rather than break up, thus reducing the likelihood of economic insecurity. Being part of a couple makes it easier for mothers to parent their children and, if needed, to pursue a career, both of which contribute to the emotional and financial well-being of their family members (McLanahan and Sandefur 1994). Although this seems a simple and sensible solution, our data suggest it is somewhat misguided.

For about 40 percent of the divorced mothers, unplanned pregnancies spurred on marriage or cohabitation. Some expressed reservations about the men before they entered unions; others did not find out until later how little they knew about their partner. Nonetheless, the decision to form a union reflected the dominant view in society that it is easier and better for children to be raised by two parents. In the remaining cases, unions were formed before the birth of

children. Many of their stories remind us that not all two-parent families provide the best environment for raising children and that women are not always better off married.

When asked about their union before separation, 65.0 percent (13/20) of the women described situations of physical, mental and emotional abuse by their partners that preceded their first experience with assistance.[9] Many of the men were also addicted to drugs and alcohol. Not all the women elaborated on the abuse beyond saying that it had occurred. Ann (#15) describes her relationship like this:

> *He would be spending it (his cheque) on drugs and he'd go out drinking with his friends. I remember that clearly. It was bad as bad could get. When I picked, I picked wrong, wrong. I couldn't have done worse, I could not have done worse. Like it wasn't physical abuse, it was with him, it was mental, the constant lying. He actually made me believe I was crazy.*

As Ann's comments reveal, partners with drug and alcohol problems bring numerous stresses to the relationship. Moreover, economic stability is threatened because addictions make it difficult to maintain employment and reduce the amount of money available for food, shelter and clothing. Although not in this case, physical acts of violence tend to accompany emotional and psychological abuse. In three cases, women reported having their lives threatened by their partners. Sandy (#50) left her partner 21 times, only to be found by him repeatedly and forced back at gun point. She recounts a time when the police arrived at her door and, on seeing her bruises, asked her if she was willing to press charges. In describing the situation, she says of her husband:

> *He's laying on the counter and I knew, I heard the drawer open, I knew he had the gun in his hand and he was like, go ahead say it, but I ain't going to jail for assault. If I'm going to jail I'm going for murder. And I knew he was going to shoot me, and by the time he got the gun out and shot me, they wouldn't have had time to run over there and grab him because he was a good distance. I'd be dead before they got over there. And I had my son by then, my older son who was about two years old, no about a year old. And it's like that was my main thing in my mind, all those times where I have to stay alive. My mum can't look after him, she's too sick. I don't want him anywhere near my dad. So I have to stay alive to take care of him. So I would just say never mind, sorry I wasted your time, I can't say yes because he's going to shoot me.*

Although this may seem an extreme example, regardless of the extent of abuse, violence against women undermines economic security by precipitating divorce or separation. It is thus difficult to see how the transformation of these relationships into lone-parent families can be viewed as representing "family breakdown."

Among the women who did not experience abuse, reasons for separation included incompatibility (n = 4), the stress of juggling work and family (n = 2), and a partner's

involvement in criminal activity (n = 2). In half these cases, the women describe efforts to save the union; the remaining women maintain that, given the circumstances, they are better off single, despite the fact that separation put them in, or did little to alleviate, a precarious financial situation.

Our data suggest that efforts to make divorce less accessible are problematic on several counts. First, they do not take into account the reasons couples separate in the first place. Even when it is abuse that ultimately leads to the end of a relationship, decisions to leave are not always made easily. For some, this is because their partners are monitoring their behaviour so they cannot get away or threatening to keep the children should they leave. For others, their hesitation to leave stems from conflict between the reality of their circumstances and an internalized, traditional vision of family. For instance, Martha's (#35) first pregnancy stemmed from being raped by her boyfriend. Despite his abusive nature and problems with alcohol and drugs, she decided (in part because of his wishes) not to end the pregnancy and vainly tried to maintain the relationship. She describes a situation where, while pregnant, he kicks her out of the house but then calls to beg her to come home. She reluctantly agreed.

> *All I knew was that I was going to have this little family and it was going to be really happy.*

Although she eventually leaves the relationship, her decision is delayed as she tries to create a life that reflects a happy, traditional nuclear family image. This motivation underscores, in part, an internalization by many of these mothers of the widely held belief that lone-parent families are not as stable, legitimate or "real" as two-parent families. For example, Patricia (#8) said that for a period she endured the abuse from her partner, rather than splitting up because she wanted her children *to know a really solid grounded family*.

Thus, at a structural level, the ideology of "the perfect family" obscures and romanticizes male power and privilege, while at the same time reinforcing it. The church is an example of an institution that often reproduces such family ideologies. During a period in her life when she was a devoted Christian, Carrie (#15) endured infidelity and emotional abuse from a drug-addicted husband who, in controlling the finances, often neglected his wife and eight-month old son to the point where she would only have a potato to feed her son (and nothing for herself). She recalls accepting the actions of her partner because of her religious convictions that *he's the head of the household*. When she did finally turn to the church directly for support and guidance about how to cope more actively with the terror of her marriage, she was told: "You know, he does make the final decision." Thus, choices about entering into and leaving relationships are linked to macro ideologies about gender and family. All these women did eventually leave their partners despite the fact that it brought greater economic insecurity into their lives.

Beliefs about the proper role of women and men in families also reflect and shape structural disadvantages in education and paid work. Thus, efforts to make divorce less accessible are also problematic because this solution ignores and obscures structural inequalities. By

heralding marriage and employment as solutions to the economic disadvantages faced by women, individual initiative is emphasized and structural discrimination is ignored. Indeed, the partner's labour force attachment is the major force behind why a third group of women (15.0 percent) experienced social assistance for the first time.

Partners' Labour Force Attachment

The quantitative data analysis presented in Chapter 3 suggests that a partner's labour force attachment significantly influences women's economic status. This finding reflects a third group of women in this study (15 percent, n = 8), who experienced economic troubles that made it necessary for them to rely on social assistance for the first time because their partners lost their jobs. In each case, the women involved also had limited attachment to the labour force.

Over the last two decades, Canadian labour markets have changed quite dramatically. Many factories in goods-producing industries have closed as a result of global trade and competition that makes it more profitable for companies to make products in countries where wages are lower (Krahn and Lowe 1998). Public and private organizations have developed restructuring strategies, including "downsizing," "rightsizing" and hiring freezes, all of which are aimed at reducing "excessive" labour costs (Menzies 1996). As a result, thousands of people in Canada have lost their jobs (Advisory Group 1994).

These labour market issues were directly related to the experience of economic disadvantage for three of the families in our study. In each case, employment in an industry that was struck particularly hard by downturns in the economy or influenced by global competition resulted in the loss of employment. In fact, the women involved placed the blame for their partner's job loss directly within the context of structural, labour market issues. As one woman put it:

> *We could see that the market was hard at that time, the market wasn't what it was* (#4).

And as another woman said:

> *He worked until the bottom fell out of the market* (#5).

For these men, finding well-paid employment after their job loss proved very difficult. In discussing their partner's search for employment, two women said that their husband went from one poorly paid "odd job" to another. In fact, regardless of the reason for unemployment, all the women's partners found it difficult to find well-paying work after their job loss. Most typically, the women would explain their partner's failure to find work in relation to the lack of availability of jobs. As one woman quite simply described the situation:

> *There were no jobs* (#4).

Others felt that their partners had difficulty with their job searches because of age-based discrimination. For instance, one older man's work experience made it difficult for him to find

work due to expectations about what a fair salary might be for someone of his experience and age. In another case, a man was not required to look for work by the social service agencies because he was considered too old (he was in his mid-50s). Still others were faced with health problems—either their own or a family member's—that made it difficult for them to work. For example, one man discovered he had a chronic health problem that required periodic stays in the hospital. According to his wife (#23) and the social services workers:

> *There's no point in him looking for work until we know more about his illness...there's nothing worse than him going to work and then working for a few months and then off and then we'd have to reapply [for social assistance] and everything.*

In another instance, a woman was required to be hospitalized for an extended time as a result of complications with her pregnancy. Her husband found it impossible to deal with all the domestic responsibilities, care for his wife and look for work. Coincidently, as a direct result of the pregnancy complications and maternity leave, this woman lost her job, thereby adding to this family's economic strife.

The economic insecurity that families face when men are unemployed is also linked to women's labour force attachment. Women recognize that the difficulties they face when their partner loses his job could have been reduced if they had continued with their employment after the birth of their children. At the same time, their decisions to leave paid work are influenced by strongly held beliefs about what is best for children and families. As one woman (#4) put it:

> *I was 39, and I thought, I waited this long to have a baby, I'm not going to work with this baby.... I don't want to leave this baby. So I quit. We did alright. But real estate wasn't doing well at that time. It wasn't a good time to quit.*

Another woman (#10) takes a considerable amount of responsibility for her family's economic troubles when she states:

> *And all this time, I felt if I had been working, if I had continued working this [having to collect social assistance] wouldn't be happening.*

In summary, our data suggest that the inability of men to find jobs puts families at risk of economic hardship. However, job loss is not an individual process. Structural labour market factors influence unemployment and people experience barriers such as discrimination and problems with personal or family health that limit their ability to find work. Finally, the economic hardships experienced as a result of male unemployment are not unrelated to the women's labour force attachment. Many of the women who discussed the economic hardships they faced as a result of their partner's unemployment did so in relation to the fact that they were not working because of domestic responsibilities. This suggests that women's economic independence is not only important to the economic well-being of lone parents but to the economic security of coupled parents as well.

The Social Context of Women's Lives

Regardless of the first event that led them to need social assistance, the social context of these women's lives make their current struggles with economic insecurity similar. In this section, we explore the unique experiences among all the women in our sample to examine more closely how systemic gender inequality disadvantages them economically. In so doing, we recognize that throughout their life course and regardless of relationship quality or marital status, structural barriers affect women's economic security in gender-specific ways.

Education

As we saw in Chapter 3, because of limited education, many of the mothers we interviewed lack marketable skills that could improve their economic security. Earlier in this chapter, we discussed the detrimental impact of parental absence on school success. We now examine additional factors that restrict women's educational opportunities. What Chapter 3 does not reveal is that, since leaving school for the first time, considerable effort has been made to upgrade; two thirds of these women had returned to school at some point in their lives and another 10 percent would like to, but cite money and children as preventing them from doing so. As we see below, finances and child-care responsibilities are two of the reasons why attempts at upgrading do not always alleviate economic disadvantage. Based on the analysis of our data, we conclude that the following related processes limit educational attainment for some women: familial ideology and practices, motherhood, child-care responsibilities and financial difficulties.

Familial ideology and practices

Beliefs about women's natural disposition toward family life often justify differences in upbringing that minimize girls' aspirations and opportunities for educational attainment, which eventually would lead to careers. Fifteen percent of the sample, in reflecting on their low-income experiences, described messages conveyed to them at a very early age that de-emphasized schooling and careers in favour of marriage and motherhood. Of this, Nan (#36) says:

> *Girls were raised to think they had to grow up and get married and I thought that was the be-all and end-all and the only way that I was ever going to be independent was to be married. It didn't even enter my mind to think well I could go to school and get a job and I don't have to be married.*

And, Tina (#17) confirms:

> *I wasn't getting a lot of support or encouragement at home (regarding her schooling). In fact, I was basically told by my parents that it wasn't as important for me to succeed as it was my brothers.*

When asked about the future goals she held as an adolescent, Patricia (#8) replied:

> *I had two or three goals (lawyer, nurse, airline stewardess) but my parents said don't go into that, just get a job, get married, and you know you're going to get married and you're going to have a husband that looks after all that. Like you're so wrapped up in what you want but you're going to get married and you're going to have kids, so there's no sense even setting a goal like that, just do well in school and get yourself a job.... So that's what I did.*

It is common to think that girls naturally grow up wanting to be mothers and wives more than career women; what is less obvious is the extent to which parents' plans for their daughters' marriage and motherhood restrict other possible options through their actions and values. Yet, family relations that embrace traditional family and gender belief systems can, and do, operate to place girls on trajectories of low income because they often emphasize the importance of marriage and family at the expense of economic self-sufficiency.

Motherhood

Our analyses in Chapter 3 suggest that the more children women have, the more likely they are to be living in poverty. This is true because motherhood has far greater consequences on women's economic security than fatherhood has on men's (Scott 1998). Because women assume primary and often sole responsibility for a child, parenthood constrains their educational opportunities. For many, these costs begin with pregnancy. Pregnancy is frequently cited as a barrier to schooling, particularly at the high school level. Many women simply report that on becoming pregnant, they quit school. Although most did not elaborate, the experiences of the few women who did try to continue with their schooling provides evidence to suggest that the school system does not easily accommodate pregnant teenagers. Marg (#51) recalls a principal telling her that she could not take gym class, even though her doctor said it was OK, because, he said:

> *I cannot have somebody from the board coming in and seeing this big fat blimp running around the gym.*

Another mother, Zelda (#36), recalls being snubbed and ostracized at school by people who, previous to her pregnancy, she had considered to be very good friends. In Laura's (#22) case, school was stressful because:

> *there was a girl that was sort of threatening me because she had just lost a baby and was upset. So when she threatened me, I started having nightmares. Everyone said well why don't you just stop for now and go back.*

Laura did stop school and has not been able to find the time or the money to return to school, a situation she continues to regret today. These experiences suggest that support systems (both at school and at home) are clearly not in place to encourage pregnant students to stay in school. Thus, the potential negative consequences of becoming a mother on social assistance are heightened among young and single women.

Child-care responsibilities

Having children limits educational opportunities in other ways, as well, because child-care responsibilities increase the difficulties associated with returning to school. Low income, parenting and schooling typically result in feelings of role overload. Mary (#1) describes the challenges she overcame to enroll in an adult education program, for example, the expense of transportation and child care, her efforts to maintain a B average and then her inability to finish because her small child came down with a series of chronic ear infections. Based on her assessment of current job prospects, she is considering work as a stripper. While the money is lucrative, she expresses concern about the impact of that lifestyle on her children and on herself. Beth (#45) similarly explains the difficulties involved in juggling school and children.

> *I did go back to school when Joan was a baby a couple of times. I went to [adult education school] for a year and she was in child day care. I tried to go to Wonder Beauty School and she was in day care. And both times I tried to go, all three of my kids have a tendency toward ear infections and have had hearing problems, and she became really, really sick. He's got asthma, Keith's got asthma...*

Even when one has access to affordable child care, a sick child can unravel the most organized and determined mother.

By having another parent available, it seems reasonable to suggest that married or cohabiting women would have an easier time going back to school than single women. Unfortunately, it does not always work out this way. When women take on the additional responsibilities of school, partners do not always increase their contribution to the housework and child care to offset others' extra demands. For example, Laurie (#2) took the opportunity to go back to school and take a cosmetology course when her husband was laid off. Although she continued to shoulder more than her share of the family work.

> *He'd say he'd do this and that and I'd come home and the house was still the same way.*

She was able to manage the demands of work and family with his help. When he was rehired, however, the reality that now she would be entirely responsible for the family work in addition to her studies was overwhelming and she quit.

> *I'd...have to come home, clean the house, deal with the kids, make supper and everything else, and by that time its like 9 or 10 o'clock at night and I still got homework to do? No, I thought, I can't do it.*

In a different scenario, Kate (#12) describes going back to school to upgrade her computer skills despite objections from her partner. At another time, she defers to his wishes and does not enroll in a course that would teach her sign language. In general, Kate's partner was not enthusiastic about her desire to go back to school. The situations described in these examples can be understood within a broader context that insists on women's primary responsibility for

the family. Reinforcing gender and family ideologies justifies, and may even encourage, a general resistance on the part of some men to modify their actions and behaviours so their wife could increase their human capital by, in this case, improving her education.

Financial difficulties

In addition to having to deal with role overload and partner conflict, numerous women cited financial difficulties as a major impediment to going back to school. As Amy (#42), who was single and working two jobs when she found out she was pregnant, says:

> *I thought even if I wanted to try and go back to school, it was too late. I now had to worry about another person.*

Amy's comment underscores the way in which caring for children generates a need for a guaranteed, immediate source of income. When children are in the picture, going back to school may seem a risky proposition because it increases debt and may, or may not, pay off with a good job. Mothers frequently expressed reservations about applying for student loans. They were aware of how quickly they would accumulate large debts and were afraid that, if it did lead to a job, the income would not be sufficient to support their family and make their loan payment. These concerns were often based on at least one person they knew who had such an experience. As Ruth (#33) states:

> *The OSAP [Ontario Student Assistance Program] loan is scary...I'd like to go back to school. That's just as scary because you're talking OSAP loans and I've had quite a few friends who have done that and maybe one out of five is working in what she went to school for.... I know I'm going to be in a rough boat because I'm cut off then and live off of my OSAP and then I think I'm going to start working, I'm going to be making a little over minimum wage type of thing and I'm going to have a huge loan.*

It would thus appear that recent changes in regulations that do not allow individuals to receive social assistance and OSAP, and instead require them to apply for OSAP loans to cover school and living expenses, may contribute more to the cycle of poverty than to breaking it. As a recent *Globe and Mail* article (Bailey 1999) pointed out, tuition increases have substantially increased the debt load for students in general. The loans to single mothers will be proportionately larger because they are supporting children in addition to themselves.

Therefore, the costs of schooling cannot be isolated from gender and family relations. Tina (#17) describes the thought processes behind her decision, when she was a married mother, to quit university after her second year and enroll in a college program instead. She then goes on to describe the impact of her decision on her economic circumstances and family life.

> *In order to get your credentials, you had to go through the diploma program but then work under an art therapist. How many art therapists are there out there to work under, and how many graduates with this diploma?... I just looked and I thought you know, right now, just looking at the economy, the*

> *job positions, [there weren't] options in the direction I was going,..and it was very expensive. So I thought as much as I wanted to and I really enjoyed university...there's no point.... And to do the third year to still be this much more in debt and to have nothing to show for it, like no real job, no real skill...that I could market. I decided it was time to change directions. So I decided to become a registered massage therapist. That's what I do now. And up until that point I had managed to pay for university all the way through because I had worked part time, but this time I mean I had no resources left, I was a mom and whatever, had no real saving left.... So I got OSAP, and...I and my family, said to Mike...you understand how you're going to have to keep it together because this is full-time school, this is two years, year round. Yeah, oh yeah, he was ready for the challenge. Well I don't think he lasted four months into the program and we were separated and I was on welfare.*

Tina's situation reveals how decisions about schooling are shaped by broader structures. The state of the economy influences the number and type of jobs that are attainable. Government policies determine the expense of post-secondary education and the availability of measures to ease this burden. Gender relations influence the extent to which women are able to manage family, children, schooling and, often, employment. Tina takes all of these factors into consideration and decides to leave a part-time program in favour of a full-time program that has a better chance of landing her a job. But she has miscalculated the impact her decision will have on her relationship, and four months later she finds herself a lone parent on welfare. In short, she has underestimated the extent to which she is disadvantaged by gender relations. Ironically, her carefully thought out choices have inadvertently jeopardized, rather than enhanced, her economic situation.

In summary, the structural nature of gender and family relations influences women's educational careers and thus their income potential at multiple points throughout their life course. This is detrimental for low-income women, particularly single mothers, because, although they have the most immediate need for human capital, they also have the fewest resources and opportunities. Regardless of their level of education, the mothers in this study overwhelmingly revealed a desire for employment that was fuelled by both financial and personal needs. As with their educational opportunities, however, their chances for employment are similarly reduced by familial responsibilities.

The Labour Market

After analyzing national economic data to determine the current state of the Canadian labour market, Burke and Shields (1999: 9) conclude: "[T]here consequently exists a crisis of economic well-being, one which is rooted in not just the quantity, but the very quality of available jobs." They further conclude that women, in general, and single mothers, in particular, have fewer opportunities for adequate, long-term employment, underscoring once again that structured gender inequities in labour markets contribute to poverty among women—in particular, their reliance on social assistance. Despite these disadvantages, in our qualitative sample, 23 percent of the women receiving social assistance also receive employment income. This percentage is not meant to reflect and, indeed, underestimates

labour force involvement of women on social assistance. In 1994, 41 percent of women receiving social assistance in Canada had worked outside the home at some point in that year (Scott 1998). While it is true that low-income mothers do want paid work, it is also true that, to be successful, workfare policies must appreciate the circumstances of mothers with regard to families and employment. In other words, they must recognize and value women's child-care responsibilities, while concurrently understanding their unique connection to the labour market.

Child-care responsibilities affect women's attachment to the labour force in numerous ways. As described earlier, they indirectly influence employment opportunities by limiting access to education. In this section, we examine the multiple ways that motherhood has an impact on labour force involvement by considering the following questions.

- How do choices about paid work and the nature of motherhood affect economic security?
- How does the absence of affordable and accessible child care affect labour force attachment?
- How does balancing housework, child care and employment affect the lives of single and married mothers?

Paid work and motherhood

Regardless of their employment status, women continue to shoulder the burden of most child-care responsibilities (Hochschild 1997). Along with this, they must individually come to terms with conflicting messages about whether mothers should "work." As with women generally, the women in this sample varied in the degree to which they embraced the view that stay-at-home mothers provide the best care for children. They also varied in their labour force attachment, but, in general, few of their stories had happy endings.

To be a stay-at-home mother, one must be financially dependent either on a partner or on the state. Relying on one's partner for economic support is inherently more risky than family and gender ideologies would have us believe. Some women left full-time jobs to raise children and then when faced with partner unemployment or single parenthood, they found themselves in financially vulnerable situations. Take Edith's (#53) situation:

> *We were pretty financially well off...I was working a full-time job.... Then we had Sherry. ...We ended up being able to afford a four-bedroom four-level split house. ...Things were going really well. And we had already agreed that I wouldn't work until Sherry was 3 because I didn't need to, so I would stay home with her.*

In Edith's case, when her marriage dissolved, she found herself in a position of no savings, no income and no home, a situation she had not considered possible when she negotiated a traditional division of labour with her husband. June (#9) also left the work force for three

years to take care of her son. She decided to look for work when her husband started divorce proceedings, but was surprised to find out how difficult it was to get a job.

> *I went to look for work...and found it very difficult because I had been out of the work force for about three years...and I also didn't have the degree; whereas before when it was booming I had been going from job to job and they didn't even check...and it wasn't as easy to sort of fudge that, so every place I'd go, they'd say you need experience, a degree.*

Not only had changes in the economy tightened up the job market, but now she had a son to consider. Caring for him restricted the type of job she could take and the hours she could work. She continues.

> *I had one interview that my brother got me at [an advertising agency] that I could have got but I said at the interview that I was not going to go off to parties and leave my son. And the guy just looked at me and said I was an idiot. And I knew at the time...from having to commute from where I was going to live downtown, and to leave my son in day care for 10 hours or 12 hours a day, I just couldn't do it. I mean, I didn't have any other support or any sort of family, so that was the problem.*

What June identifies as a personal problem (not being able to rely on family to care for her son) is really a public issue (Mills 1959). Women who embrace the role of homemaker are glorified as meeting the highest standards of motherhood when, in fact, because of the way we organize family and work in our society, they should be warned about the dangers of staying home full time to their—and their children's—economic security. Our society is simply not set up to provide them with a safety net should their partner, either through divorce or death, be unable or unwilling to provide for them throughout their lives. And recent changes to social assistance policy suggest that things are getting worse for women rather than better.

Ironically, few would describe single mothers on social assistance as "stay-at-home moms," revealing a double standard of motherhood based on social class and underscoring how little value we, as a society, actually attach to raising children. Child care is important work, yet mothers on assistance don't feel important, in part, because their income is not enough for them to do their job properly, but also because of the stigma attached to receiving assistance in the first place. It can be argued that single mothers on assistance have the fewest choices when it comes to supporting their children, since neither staying at home nor finding a job guarantee them a decent income. Yet in spite of, or perhaps because of their circumstances, most of the single mothers in our sample have a strong desire to be economically self-sufficient and are, therefore, either working or would like to be working.

Carrie (#28) is one of the many mothers whose income includes money from paid work and mothers' allowance. For her, being a homemaker is not a choice she identifies with as a mother. When asked if she felt pressure to find paid work while receiving assistance, she replies:

> *I didn't give a hoot what they thought, it was more because I needed that connection with the outside world. I needed to maintain a sense of me, aside from [being] "mom." And there were periods where I wasn't working part-time and I really had [a] difficult time coping.*

Laurie (#2), on the other hand, feels that mothers should stay home to care for their children. And, except for two brief periods where she worked as a telephone operator and a waitress (her husband was unemployed at the time), she did. She had recently been separated from her husband and was receiving social assistance when we interviewed her. In the following exchange, she describes how these new circumstances have affected her desire to stay at home.

Interviewer:	*So [now that you are a single parent on assistance] would you prefer to be working in a job?*
Laurie:	*Yes.*
Interviewer:	*How come?*
Laurie:	*Because, to provide for my kids.*
Interviewer:	*Is that different from how you would feel if you were still with [your husband]?*
Interviewer:	*Yes, because I'd be able to stay home and not worry about any income because he makes enough. But now I feel that I have to go out. It's my duty to provide for my kids and everything else.*

Laurie recognizes from previous job searches that the likelihood of finding a decent paying job is slim. Yet, she is experiencing numerous hardships and stressors while trying to live on welfare assistance. Consequently, staying home with her children is no longer a viable option, although, given the other difficulties she must overcome to be self-sufficient, it may be her best option. For all these women, providing economically for their children is hampered by the fact that they remain the primary caregivers. In assessing employment options, they must consider how much money they will earn against how much time they will be away from home (i.e., the family costs involved in managing both work and family) because their central concern is always the well-being of their children. Indeed, at one time or another, most mothers face the challenge of finding quality, affordable child care, in addition to their employment hurdles.

Child care and employment

The lack of a universal, affordable child-care system poses many problems for mothers, each of which undermines their economic independence. First, it is hard to find child care that is affordable. It is very difficult to justify working for pay when a large proportion of one's earnings goes to a child-care provider. Spending time at work adds little to financial security and takes away important time with children. (See also Edin and Lein 1997.) Catherine (#28) is one of the lucky women who found affordable, quality child care and a good job. In her words:

> *Oh I liked them [the day care personnel]. They had some good people in there. My youngest in fact was there when he started Junior Kindergarten*

> *and I think it only lasted, it was two weeks or two months...in Junior Kindergarten and he just hated it compared to the day care. I took him out of Junior Kindergarten...they [childcare personnel] were really good. They had nice hot lunches. I was pleased.*

Catherine (#28) was able to hold down a full-time job and feel that her children were benefiting both from her working outside the home and from their experiences at the day-care centre. Given the low wages that many women earn, however, even subsidized child care becomes expensive, especially when one factors in the additional costs of working outside of the home, such as clothing and transportation.

Particularly for low-income mothers, transportation difficulties pose a second problem in the attempt to juggle paid work and child care. Finding child care either around one's workplace or near one's home is not always possible. Few of the low income mothers in our study had access to a vehicle and thus commonly relied on public transportation. Consequently, some mothers describe having to take two buses to a child-care centre and just as many to get to their job. This poses additional demands and stressors on top of employment, especially for single mothers who are already juggling the intrinsically contradictory roles of provider and caregiver simultaneously (Little 1998).

Third, as many others have pointed out (see for example, Hochschild 1997), the workplace continues to be inflexible to family responsibilities. Parents feel pressured to deal with numerous family situations, such as sick children, in ways that do not disrupt their daily routine at work. This inflexibility from employers can, and does, lead to greater job insecurity among women. For example, Sue (#21) describes a period in her life as a single mother with a 4-year-old child. She was working full time on the night shift at a factory job with good earnings, and she had satisfactory child care. The company began to lay off individuals, but management offered her continued employment if she could switch to days immediately. Unable to make the necessary child-care arrangements with such short notice, she was let go. Sue, like many other parents, would have benefited from greater workplace flexibility and a more accessible child-care system.

Balancing work and family

For those lucky enough to find child care, it is important to remember that the stress of managing work and family can undermine physical and mental health and ultimately threaten economic security—especially for lone parents, but also for married parents. Catherine (#28) describes the role overload involved in living as a lone parent and working about 12 hours a day as a computer programmer.

> *When there's conflicts between my work responsibilities and my parenting responsibilities then I can almost count on falling apart.*

Marriages also fall apart under the stress of combining child care and employment. For instance, a common strategy among working class two-earner couples is to work opposite

shifts. While this saves on child-care costs because one parent is always home, it can take a toll on marital relations. As Patricia (#8) recounts:

> *Well he worked shift work and I worked days, I was a secretary. ...[S]o we kind of worked around his shift so that someone would be home for the kids. We started out in day care but it was just costing too much money, so he got a chance to work straight nights. It was going to save us money. He'd work not all of the night, he'd start at four in the afternoon and maybe go to four in the morning so he would have a few hours sleep before I would go to work and then he would watch the kids till I got home. Then he'd go back to bed or back to work depending on what the shift was. So that's what broke us up I think, the stress and us both trying to struggle with the day care.*

Worse still, not all women can rely on a supportive partner or ex-partner to help with child care. Resistance by some husbands to assuming greater responsibility for child care makes it difficult for mothers to provide economic support for their families. Such resistance is strengthened by the predominant societal misconception that men are naturally less able than women to care for children. Catherine (#28) describes living with her partner and their 10-week-old baby. Her partner was not working and she held a full-time sales job.

> *I was working at [a store] then. But I mean I would start working in the morning and say: "Please don't drink; you're watching Mary." And he'd call me later in the day and obviously he'd been drinking and I'd be in tears at work and have to leave and come home. And it didn't take me long to quit and be at home with her and we ended up on welfare and stuff. The place we were living in was a real dive and that brought up problems. We moved, but that place was worse and brought up even more problems.*

Ruth (#33) also describes the child-care difficulties associated with being employed, even with a full-time partner at home, when she says:

> *Things were going fine for a while, but then it was getting hard because he was at home baby-sitting...I couldn't count on him to be around and stuff like that. And it was about six months and I ended up quitting there....then went back on assistance.*

Thus, while it is generally agreed that a national child-care system would make it easier for families to juggle work and family, few recognize that it would likely increase marital stability as well as decrease welfare dependency at the same time.

In summary, to reduce low income among women and their children, multiple changes must occur in family, work and child-care arrangements. By examining how family absence, pregnancy, marital dissolution and economic instability contribute to low income—in particular, to needing social assistance—we have argued that women's individual strategies to achieve economic security occur within a system that is designed against them. Next, we

examine the circumstances that contribute to getting off assistance as well as the incidents of recidivism over the life course (i.e., until the time of our interview).

Events and Transitions Related to Getting off Social Assistance

To reiterate, 52 women in this sample (87 percent) received social assistance at least once in their life (either as a single person or as part of a couple). Their first transition onto assistance occurred either because of circumstances associated with parental absence, lone parenthood or a partner's economic instability. Of these women, 60 percent (31/52) of them are no longer receiving social assistance. We now explore the events and transitions that made this possible. Among the women who were single at the time they first received assistance (n = 44), 61 percent (n = 27) experienced changes in their life that made getting off assistance possible. These can be grouped into three categories—marriage/cohabitation, marriage/cohabitation and employment, and employment. We found that the most common pathway off welfare was entering a marital or cohabiting union with an employed man (n = 13, 48 percent); the second most common pathway was finding employment oneself (n = 9, 33 percent). In the third case, women achieved economic independence by finding a job and a employed partner (n = 5, 19 percent).

Interestingly, among these three groups of single women, 70 percent (n = 9) of those who relied on a partner's income eventually needed social assistance again, compared to 33 percent (n = 3) of those who found employment. None of the women who combined their own employment with a relationship with an employed partner experienced recidivism.

Among those who were married when they first experienced social assistance (n = 8), only 50 percent (n = 4) made the transition off welfare before the interview. The circumstances characterizing this pathway were split between both husband and wife finding employment (n = 2) and only the husband moving back into the labour force (n = 2). In only one case did a woman need social assistance again (before our interview), and it was after she and her husband had separated.

The above findings provide further support for the main points we have been making throughout this report. First, in demonstrating considerable movement of women off assistance, our findings underscore a desire to be free of social assistance. Second, the proportion of women yet to find a way off assistance and the movement of women back onto assistance demonstrate that, until social policies address systemic gender inequality, neither marriage nor employment (alone or in combination) will be enough to reduce women's economic insecurity significantly in the long run.

5. POLICY IMPLICATIONS

Introduction

The introduction of the Canada Health and Social Transfer (CHST) in 1995 resulted in sweeping changes to the administration and funding of social programs across Canada. These changes jeopardized income security by providing provinces with greater autonomy over spending decisions (thereby reducing national standards for social assistance) and by limiting the availability of funds. The consequences affect women's economic circumstances in ways that are distinct from those of men. The analyses presented above examined the predictors of low income among women using both quantitative and qualitative data at the national and community levels. In combination, our results suggest that, in order to reduce low income among women, social policy changes are needed that target individuals at various points in the life cycle, beginning in childhood. The underlying goal should be to make it easier for women to acquire the education and job training that would ensure their economic independence *regardless of their marital and parental status*. In outlining the policy implications of our findings, we address the following questions.

- How can children's needs be better met to ensure greater opportunities to become economically independent adults?
- How can the frequency of unplanned teenage pregnancies be reduced? And how can we ensure that young mothers continue with their schooling, and acquire life and job skills?
- What changes to social assistance programs need to be implemented to improve economic security and economic independence?
- What do our results reveal about the importance of maternity benefits and Employment Insurance for the economic security of low income women?
- What other changes should be made to social policies to enhance the economic security of women?

These questions reflect the life-course perspective of the study, and we address them below.

Childhood

Although our quantitative results do not reveal a significant relationship between early adversities and low income in adulthood, other research does find that exposure to adversities in childhood and adolescence increases the likelihood of single parenthood (Davies et al. 1997). Given that economic disadvantages of single motherhood are widely documented both here and elsewhere, there is additional support for our qualitative findings that family background characteristics portend economic difficulties in adulthood (see also Mullan Harris 1997). Specifically, our qualitative results suggest that parental absence is an

adversity that makes it very difficult for children to acquire the social capital necessary to obtain life skills and human capital. Thus, within our community are children who, for example, witness and experience violence within their homes or who have alcohol- or drug-dependent parents. In short, such children have parents who, for these or various other reasons, are unwilling or unable to provide the time and effort necessary to build trusting relationships with their children.

Consequences for children include poor school performance, dropping out of school, running away from home, drug or alcohol dependency, and teenage pregnancy, each of which reduces educational attainment. And, as our quantitative results underscore, lack of education increases the risk of low income. Thus, interventions that compensate for parental absence in childhood may significantly reduce economic insecurity in adulthood.

Recommendations

1. Increase the visibility of, and access to, organizations with a non-punitive mandate that will fill gaps left by parental absence (e.g., respite centres for families and Big Sisters, Big Brothers).

    - Create family respite care centres that would also serve as a sounding board for families experiencing economic and social stress, would provide a place where parents could temporarily leave children and would provide information about other available resources within the community to deal with particular circumstances.

    - Organizations such as Big Sisters foster a mentoring relationship between adult and child thereby providing important support that may be absent in the home.

2. Incorporate education about family violence, sex education, birth control, and drug and alcohol abuse within public and high school curriculums.

    - Educators must be trained to break down resistance to discussing these topics and to encourage open communication among students and teachers.

    - Students must be made aware of agencies and community groups that can provide information and assistance to those who need it.

3. Increase government funding to shelters and second-stage housing for abused women and children, and improve awareness of these options.

    - Ensure that women and children who experience violence have a place to go and assistance to start a new life.

Contrary to the common view of families as private refuges, economic and social conditions affect family relationships and, in particular, the well-being of children. Investing in children has long-term implications for the health of a community. Thus, as we recommend above, it is

important for government to support communities so they can assume greater responsibility for the health of their children.

Young Adulthood

When faced with pregnancy (regardless of whether or not it is accompanied by marriage), the typical response of women is to leave school. While this is risky at any age, it is particularly consequential for young women because they have accumulated fewer years of schooling by the time of their pregnancy. Yet, pregnancy outside of marriage or a cohabiting union is rarely planned. Nonetheless, young girls grow up believing that marriage and motherhood should take precedence over education and careers. Social programs that dismantle the relationship between motherhood, and education and low income promise to improve women's economic security.

The Ontario government has clearly recognized the economic benefits that young mothers would accrue if they stayed in school. In March 2000, the Community and Social Services Minister revealed the details of a new mandatory program, Learning, Earning and Parenting (LEAP), whose goal is to encourage teen mothers to stay in school. It falls under Ontario Works and makes enrollment in school mandatory for mothers between the ages of 16 and 17 in order to receive welfare, provides for transportation costs and offers child-care subsidies. An additional requirement is participation in parenting workshops. The program also provides opportunities to develop employment skills and transitions to education beyond high school. The government should be commended for its efforts to improve the education of young mothers. Based on the results of our qualitative study, however, we recommend the following changes to this program and propose an additional intervention that would increase accessibility of education to mothers generally.

Recommendations

4. Inject flexibility into the program by not tying eligibility for social assistance to participation in LEAP.

Teen mothers will vary with respect to their readiness to combine schooling and parenting. There is evidence that teen mothers acquire this status because of adverse family backgrounds (Mullan Harris 1997). For those who had trouble managing school before they became pregnant, combining courses and a baby is unlikely to enhance human capital. Thus, LEAP delivery agents should be trained to evaluate the readiness of teen mothers to continue with their schooling, rather than enforce legislation that makes going to school a requirement of receiving social assistance benefits.

5. Eliminate day-care costs for all teen mothers rather than providing subsidies.

    - Make more fully subsidized day-care spots available.

- Provide additional funds to accommodate extra caregiving costs when children are sick, when schools are not operating, etc. (i.e., professional development days, spring break).

Access and affordability of child care is a key concern of the mothers in this study, regardless of age, underscoring the need to improve the current child-care system.

6. Provide on-site, day-care facilities at all adult learning centres, colleges and universities.

- Provide services to parents of infants, as well as toddlers and preschool children.

This will increase accessibility of education by reducing time, cost and the stress of taking children to day care before going to school and will provide greater contact between children and parents during the day. We view the above recommendations as changes that would eventually be encompassed within a national child-care system.

Adulthood: Social Assistance

As others have noted and predicted, (i.e., Little 1998; Scott 1998), our qualitative data confirm that changes to Ontario General Welfare Assistance since the introduction of the CHST have undermined the economic security of women. Two examples are the cuts to rates and the repeal of the three-year cohabitation rule. As a consequence of the 21.6 percent reduction in welfare rates, many women in our study report moving to less adequate housing, using food banks more often, as well as incurring greater personal debt. For example, Carrie (#15) was a single mother with a 5-year old and a 3-year old when her cheque was reduced because of the cuts to social assistance. As she explains:

> *When they took that $300 off me, it was just brutal, absolutely brutal...I couldn't make ends meet. There was no way, I was not going to not have food in my kids' mouths. So bills suffered a great deal. I got into financial trouble. I had bill collectors coming after me. I moved out of that apartment because I couldn't afford it. It was a cheap place anyway, but I had to move out of there.*

The intense stress involved in trying to manage on an inadequate income reduces mothers' real and perceived control over their lives, contributing to a state of helplessness rather than empowerment.

Another example of how changes to Ontario welfare jeopardize women's economic security is the decision to revoke the three-year cohabitation rule. On the one hand, marriage or cohabitation is an obvious pathway off social assistance. On the other hand, marriage or cohabitation guarantee neither safety nor economic security. Understandably, many women have serious reservations about entering into a marital or cohabiting relationship again. Furthermore, equitable distribution of financial resources does not characterize all

relationships. In describing a live-in relationship with a man during the period when the three-year cohabitation rule was in place, Martha (#35) says:

> *The thing that made me mad...was that he got a really good job, and he didn't give me rent. Because he figured he was on the road a lot that he didn't need to give me rent. And I kept asking for money.*

The relationship did not last beyond three years, and her social assistance was not compromised. Having a period where one can "try out" relationships and still continue to receive assistance gives women more control over their ability to find a stable, equitable long-term relationship.

Recommendations

7. The federal government should reinstate an open-ended federal–provincial cost-sharing arrangement, like the Canada Assistance Plan and, in response, the Ontario government should revoke the changes it has made to General Welfare Assistance since 1995.

While this would be a start, our data underscore the importance of providing mothers on assistance with financial support that better reflects their expenses. Raising the standard of living for low-income families would improve their health and well-being, reduce their stress and improve their ability to parent their children. In essence, governments need to recognize and value the work mothers do.

8. The federal government should require that all low-income families receive the Canada Child Tax Benefit and encourage provinces to allow those receiving social assistance benefits to keep the full amount.

9. The financial costs of post-secondary education should be reduced for mothers on social assistance by allowing them to receive student assistance in addition to their benefits.

This will ensure that the student loans cover only their educational costs and thus minimize their debt accumulation.

10. Child care should be free to all parents receiving social assistance or those with comparable incomes.

This would enable women to better their lives by giving them the freedom to explore work and educational opportunities.

While decreasing financial constraints is critical, it must be accompanied by a social support system that recognizes and effectively confronts the disadvantages mothers face as they venture to improve their economic situation. The current and previous social assistance systems do not recognize the heterogeneity that exists among recipients, and mothers are no exception to this. Nor do the systems understand that most women do not need incentives to be independent of assistance, they need opportunities. By emphasizing "incentives" they

grossly underestimate the barriers that exist between incentive and welfare independence and, therefore, maintain, or even undermine, the economic insecurity of women.

Many of the barriers facing mothers on social assistance are linked directly to their limited knowledge of available options and resources that would facilitate their entry into the labour force or educational system. Our qualitative results confirm previous research (Gorlick 1997: 60) that finds "information support..[to be] the type of support mothers are least likely to receive and with which they are least satisfied." Limited knowledge of community supports and resources restrict women's ability to help themselves. For example, without up-to-date information, women who have been removed from the work force for a significant time will be unaware of recent changes in the job search process. They will be less competitive in the job market. Additionally, women are often not aware of the opportunities available to them for upgrading. The ability of current social assistance case workers to help clients is limited because of their enormous caseloads and administrative duties. As such, they are unable to offer the individual support, disseminate information or provide the individualized assistance that would more effectively increase opportunities to become employment reliant.

11. Specialized workers are needed to give individualized help to women attempting to become self-sufficient.

Communication among these workers, and then between workers and government officials, would convey information about programs that are not achieving their goals, would alert policy makers to program restrictions that limit accessibility and effectiveness, and would identify needs for other services that would enhance exit strategies and simultaneously improve economic security.

Adulthood: Employment Insurance and Maternity Benefits

It is revealing that only three of the women in this sample had ever received employment benefits, and in each instance receiving EI was followed by the receipt of social assistance. This reflects a national pattern whereby men are more likely than women to collect EI benefits (Scott 1998) and points to the inapplicability and inaccessibility of EI for women. One way in which EI inadvertently excludes women is illustrated by a recent change to the policy that makes employees ineligible if they quit their jobs. This stipulation assumes there is no valid reason for leaving one's employment. Yet, women in our sample described "quitting" jobs because of sexual harassment and problems with child care—situations that reflect broader disadvantages of women in society.

Further, EI is virtually inaccessible to low-income mothers. As a monitoring report for Human Resources Development Canada finds, women are disproportionately represented in non-standard jobs and, as such, often do not accumulate enough hours to qualify for benefits (LeBlanc 1999). Further, because EI benefits only replace 55 percent of earnings, they do not offer enough assistance to support a family.

Recommendations

12. Consideration should be given to the reasons for quitting a job, making allowances for exceptional circumstances.

13. Low-income employees should receive 100 percent of their earnings in employment benefits.

14. The number of hours one has to work in a year to qualify for benefits should be lowered.

15. Allowances should be made for repeat users who have family care responsibilities, thereby increasing the value of unpaid labour.

All the preceding points regarding EI apply to maternity benefits as well because curiously, this program is tied to Employment Insurance. Consequently, only those mothers who are strongly attached to the labour market (excluding self-employed women) qualify for benefits. In addition to the above recommendations, we argue that:

16. Maternity benefits should be replaced by parental benefits and should be available to everyone, regardless of their labour force attachment. This would require disassociating maternity and parental benefits from the EI system.

This would compensate women for the economic costs of childbearing while encouraging a more equitable division of labour among couples. This would also reduce the barriers that prevent men from taking an employment leave to care for their infants, ultimately increasing gender equality and the value of unpaid work.

General Recommendations

In addition to the recommendations made above, we have also addressed divorce laws and policies related to workplace flexibility that would further benefit women's economic security. The data from our study lead us to conclude that a concerted effort must be made on various fronts to make women economically independent. All our suggested changes reflect this view. However, if we had to identify the change that is most necessary, it would be the implementation of a universal child-care system.

There has been a great deal of political rhetoric over the issue of providing stay-at-home mothers with tax relief. This is simply not an issue for low-income mothers and such tax-relief would not have an impact on their life. Further, this proposal is problematic for middle-class women because of the individual nature of the tax filing system. Tax credits would more directly benefit fathers because it is they who have the taxable earnings. Regardless of social class, married mothers who are not economically independent are at risk for low income if their marriage ends. Consequently, any policies aimed at implementing tax credits should be critically reviewed.

More important, in our view, is the necessity for a universal child-care system. In addition to the child-care system recommendations we have made earlier, we suggest the following.

17. After parental leave, quality child care should be available and affordable to all parents.

18. Transportation of children should be provided by child-care centres.

19. Workplaces and educational institutions should receive incentives to implement on-site, child-care centres.

20. Diversity of child-care arrangements must be recognized and supported to provide parents with as much choice and flexibility as possible concerning their children's needs.

In closing, Canadians should not underestimate the negative consequences of reducing social spending in favour of tax cuts. By undermining the economic security of women, these cuts put all families at risk of experiencing social, economic, mental and physical health hardships. The effects of these hardships on children are particularly worrisome because they resonate throughout their lives, impairing their potential to be productive citizens of Canadian society.

APPENDIX A: SAMPLE DETAILS

Survey of Labour and Income Dynamics

The initial sample for SLID was obtained from the Labour Force Survey (LFS) sample, and aside from sample size and target population, the design features of the LFS are maintained in the SLID sample. The subset of the LFS sample used for SLID comes from about 20,000 households, of which 88 percent (17,000 households) agreed to participate. Of these, 15,000 were selected. The response rate for the cross-sectional or wave interview, defined at the household level, is 89.5 percent, and for the longitudinal or cumulative sample, defined at the individual level, is 84.8 percent. It is thought that the implementation of computer-assisted interviewing (CAI) has improved response rates. Data necessary for weighting (e.g., province, age and sex) are imputed. This information was obtained from the LFS at the time of the first interview. Data from the tax forms are considered to be complete, so imputation is not required. For interview data, values are input based on the previous year's data, updated for recent changes.

The LFS sample, from which the SLID sample is obtained, is based on a stratified, multi-stage design using probability sampling. As the sample for LFS is redesigned to reflect the latest census counts and characteristics, Panel 1 of SLID reflects the 1981 Census-based design. Provinces are divided into LFS economic regions, then into urban and rural areas. Each urban area is further divided into a number of strata with relatively homogeneous populations in terms of socio-economic characteristics, then into groups of dwellings, usually city blocks. These clusters represent the primary sampling units (PSU) in urban areas. In rural areas, a similar procedure is followed with further strata defined along socio-economic lines. Well-defined physical features, like rivers and roads, are used to form primary sampling units.

At the beginning of the panel, background information is collected, then further information is collected in January and May to form the first panel. Data are collected through CAI.

Data are gathered on 14 themes, which are grouped into four broad categories: personal characteristics, education, income and labour. Within the personal characteristics categories, data are collected on demographics, households, children, geography and disabilities. Data are also gathered on educational activities and attainments, in addition to income and wealth. The labour data include work experience, jobless periods and labour market activities, along with job characteristics, work absences and employer attributes.

Survey of Unemployment and the Mental Health of Families

The Survey of Unemployment and the Mental Health of Families, is a large community-based study conducted by William R. Avison and Lorraine Davies, and their colleagues at the Centre for Health and Well-Being at the University of Western Ontario. In this study, 898 two-parent families in London, Ontario were surveyed (a significant proportion of whom had experienced unemployment within the previous four years). A random digit dial screening survey identified

a sample of married or co-habiting couples with at least one child under 18 years of age living in the home. The mother, father and oldest child in each home were asked to participate in a face-to-face structured interview and to complete a self-report questionnaire. To ensure representation from all areas of the city, the initial screening survey was stratified by telephone numbers based on the area-specific, three-digit prefix. The screening survey determined if either spouse was currently unemployed, previously unemployed or stably employed. Currently unemployed refers to involuntary loss of a steady job where the worker was employed more than 25 hours per week. Unemployment must have been for a minimum of four weeks prior to the screening survey interview. Previously unemployed refers to involuntary unemployment of at least four weeks at some time in the four years prior to the screening survey (roughly the duration of the economic recession at the time) where the individual had returned to a steady 25+ hours per week job. Stably employed refers to steady employment in a 25+ hours per week job with no unemployment exceeding four weeks over the last four years.

Using these inclusion and exclusion criteria, the screening survey generated approximately 1,000 families who met criteria for "currently unemployed" or "previously unemployed" and another 9,000 families who met criteria for "stably employed." Although we sampled disproportionately from this pool so we could interview 300 families where one spouse was currently unemployed, 300 where at least one spouse was previously unemployed and 300 families where both spouses were stably employed, many of the spouses changed their employment status by the time the face-to-face interview could be arranged. Consequently, the sample contains individuals with a variety of employment and unemployment experiences.

This report focusses on the 869 women who completed the interview, 47.4 percent of whom identify themselves as employed full time, 15.5 percent as employed part time, 9.3 percent as unemployed, 4.8 percent as temporarily unemployed (i.e., on maternity or paternity leave, laid off with a definite date for returning or on sick leave), 20.3 percent as homemakers, and 2.6 percent as students, physically disabled or retired. These data allow us to identify the impact of employment and family conditions on women's financial status and assess the effect of economic conditions at the time of data collection (1994-95) on economic security. The particular advantage of this data set is its overrepresentation of persons who have, either personally or through their partner, experienced unemployment.

To reduce the amount of data lost due to non-response, two procedures were used in the compilation of data. First, information on socio-demographic characteristics, such as age and education, was gathered from the spouses of any women who did not answer these questions. Second, respondent-based mean substitution was used for respondents who had missing data on a scale, but those who failed to respond to at least 60 percent of the items on any one scale were deleted from the analysis. Extensive analyses performed on the original data show that there are no substantial differences between those who were omitted from the study for various reasons and those who remained, although there might be a bias toward individuals who are better educated and those who earn more (Avison et al. 1996; Wade 1997).

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ENDNOTES

[1] Notably, calls for reductions in government spending on social welfare were due, in part, to the changing international environment that required increased expenditures on the part of the Canadian government. (For a further discussion on global spending see Maxwell 1995; Pulkingham and Ternowetsky 1996.)

[2] Implementation is local. As such, requirement for participation varies across communities.

[3] Based on the October 1995 CMHA Rental Market Report.

[4] Based on a survey conducted by the City of London, Department of Community Services and the Middlesex-London Health Unit.

[5] Represents half the cost of a London Transit monthly bus pass, since the City of London, Department of Community Services provides half the cost if the person is actively seeking work.

[6] The remaining women had experienced income instability without having to rely on social assistance (n = 8). Their ability to avoid relying on social assistance stems from having relatively stable childhoods, high educational attainment, strong labour force attachment, stable marriages to employed partners and later ages at first birth. Instability in one or more of these factors characterizes the lives of women who have collected social assistance.

[7] Seven of these cases clearly fit this pattern. In the other two instances, the evidence was less direct. In one case, the woman remembered nothing before the age of 10 years; in the other instance the informant refused to speak about her childhood because it made her too uncomfortable.

[8] All informants are referred to by pseudonyms.

[9] When we look at the relationship history of the total sample, 46 percent said they had experienced partner abuse at least once in their life.

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* Some of these papers are in progress, and not all titles are finalized.